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WHAT TO LOOK FOR IN AN APT.

A SELF-HELP GUIDE TO THE PITFALLS AND PLEASURES OF GOING IT ON YOUR OWN

FEELING GOOD ABOUT YOURSELF

DEALING WITH $

Moving Out

HOW TO GET ALONG

Alberta
CONSUMER AND CORPORATE AFFAIRS

CAR FACTS

Landlords & Tenants

FOOD GUIDE

ROOMMATES & MATES

LOOKING OUT FOR CREDIT

REVISED EDITION

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NOV 13 1990

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Alberta Consumer and Corporate Affairs encourages fairness in the marketplace between buyers and sellers.
Although Moving Out uses a magazine format, it is a one-time-only publication.
December 1989

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Moving out

What Is "Moving Out"?

Moving out, setting up a home away from your family, is generally recognized as a symbol of increasing maturity and independence. The age when you leave home is often determined more by circumstances than anything else. Some people take up a trade after grade 9 or 10 which requires living in a larger centre. Others, who live in cities where post-secondary training and job opportunities are abundant, may not have to leave home until they wish to establish their own homes.

Living at home often has advantages. The continuing support of a family can play an important part. Many students find living at home convenient. Parents very often provide a support system which makes study much easier and less expensive. Young workers say that they are able to save money because of the subsidized rent that their parents offer which allows them to holiday in exotic places, buy a car with cash or eventually put a down payment on property. They also find it necessary to establish a different relationship with their parents. In order to feel like independent adults, they have had to take on responsibilities and learn about the real cost of running a household.

Some young people explained how their relationships to their families changed. Jason, who had moved out but returned home after a few months, started to pay for his share of the grocery bill and was much more inclined to help around the house and yard. After having roommates who were inconsiderate, he began to regard his parents as pretty good roommates and wanted to be the same. "Just because you live at home, doesn't mean you have to act like a kid," he said.

Another friend, Margaret, said that the telephone had been a point of contention with her parents as she was growing up. "I asked mom and dad when I got a job if they would mind if I had a private line in my room which I would pay for. They agreed. We are now solving many more problems with open communication. I do my own laundry, but you know, for a long time it didn't occur to me to pay for my drycleaning until mom brought it up. I do now and feel better about it — poorer but better."

Cindi, who was able to stay at home during her university education, has a younger sister who went away to school because the program she wanted wasn't offered here. "I saw how much it was costing my parents so I decided that I wanted to help. You see they helped me. Now I am helping Janet. It makes me feel good."

Don had never been happy at home. His father had problems and his parents argued a lot. Don seemed to be the object of a good deal of abuse. In fact, he found it impossible to please his dad. He left home at an early age. "I started an apprenticeship and lived in a rooming house to start with. I was lonely but my life was calm. I felt guilty and depressed. I thought that I was the problem. The family who I stayed with was different. They tried to understand each other and sort out problems as they came up. I had to go through a lot, trying to sort this thing out. I've felt guilt, anger, rejection. Now I accept it. It is part of my past. There is little I can do about that. But I do know that my life is going to be different. That is for sure!"

Moving Out is not just about living on your own, it's about being responsible for yourself, making something good out of a life filled with possibilities. In fact, you may not have to leave your own room. Moving out is a state of mind. It is about solving problems, finding answers, attaining goals, and being the person you want to be. Your chances of success are pretty good and you will have lots of chances to get to know someone worth knowing. You!

Setting Up House

I didn't realize that it would cost so much having my own place. I thought my paycheque would go a lot further. Whoever thought of deductions like income tax, unemployment, health insurance, and Canada Pension? By the time all the deductions are made, my cheque is half gone! Then I must pay rent, set money aside for food, entertainment, transportation, and clothing. There's almost nothing left to decorate my apartment. But it's fun having a place of my own and it's slowly taking shape.

I'm learning a thing or two about getting bargains. You know, with imagination, elbow grease, some advice from the public library, and a lot of snooping around in funny places, I managed to make this place comfortable for surprisingly little money. Some of this stuff is strictly for-the-time-being. I know I'll get better quality when I have a little more money. On the other hand, I might just take a trip instead.

Let me show you around the place. I have a wonderful array of dishes. It's strictly mix and match. They go together because they all have flowers on them.

This table is just a door on sawhorses that I made myself from two-by-fours and these metal gizmos. I painted one side and papered the other with plastic coated washable paper.

All of my chairs are different. For two, I scraped off six coats of paint and rubbed in Swedish oil. The others I sanded down and painted.

Look at my collection of pictures. I bought this inexpensive historical photograph collection from the Provincial Museum. These photographs are ones that my family and friends have taken which I had blown up. The others are very old family photographs.

My kite collection, each bought for between $1.50 and $4.50, really adds color to the place.

You know, thinking back on it all, things were a little hectic when I first left home. I was sometimes lonely and discouraged. But I feel really positive now. I have my apartment in shape and my job is great. I'm doing things and meeting people who would not have interested me even six months ago. I guess I really am changing. You know, I really like what I'm turning into!

Before You Choose

Few of us realize the actual costs of setting up house. Before you buy anything, make some decisions:

- How much money can you spend, in total?
- What items do you need immediately and which ones can you wait to buy?
- How much furniture and household goods can you fit into the space available?
- Which styles and colors of furniture and other household goods do you like?
- Where are the best places to buy what you want?
- What things, if any, can you make yourself?

This article can't answer any of these questions for you, but it can give you useful guidelines.

- Good design doesn't have to be expensive. Also, high cost does not guarantee good design.
- Buy your furniture and other household goods with the idea that they should last awhile. You don't know when you will be able to afford to replace them.
- Buy things that you like, not what your friends prefer or what's currently popular. After all, you're the one who has to live with your purchases.
- If you can't find what you want, buy nothing. Wait. Shop around. It's better to do without than buy something "temporary" which might be with you for the next five years.
- Don't let yourself be rushed by sales, bargains, or specials. If you miss one, don't worry, a new one will be on next week.
- Buy quality products whenever possible, but don't spend beyond your means.

Buy, Borrow, Bargain

You have so many sources for furnishings, each with its advantages and disadvantages. The choices are:

- Conventional furniture stores which sell low and medium priced furniture or higher priced furniture
- Regular and mail-order department stores
- Factory outlets, warehouses, and wholesale outlets
- Antique shops
- Auctions
- Used furniture outlets
- Garage sales
- Flea markets
- Classified ads
- Hand-me-downs
- Make-your-owns
- Borrow-awhiles

A Reflection of You

Remember that your home reflects your personality, interests, and lifestyle. Although your taste may change over time, wise choices are a good investment. A few decorating tips are:

- The question isn't "Do you like it?" but "Will you like it years from now when it's still here and your tastes have changed?"
- The only guideline about style and mixing or matching is your own preference.
- Choose muted colors when selecting furniture because you may be living with them for a long time. Use stronger color in your accessories, such as pictures and cushions, so you can inexpensively change colors if you choose.
- If you want a casual look, choose the earth tones: browns, tans, and greys. If you want a more formal look, choose the cool colors: blues, greens, and yellows.
- The less patterns dominate, the easier it is to coordinate. Avoid strongly contrasting stripes and large dramatically figured patterns.

Plants and pictures provide finishing touches that make "just a place" a home. As well as paintings, prints, posters, and photographs, you can put other things you like on the walls. Three dimensional objects which are particularly interesting include:

- a basket collection
- wooden, acrylic, or metal wall sculpture
- tapestry, fabric hanging, or small rug
- musical instrument
- a collection of anything colorful and interesting: kites, hats, or fans.

Check your public library for the many publications on furnishing and decorating. Two examples are: **The Complete Apartment Guide** and **Living on a Shoestring**.

Moving Out

Roommate

Sharing an apartment with a roommate or two is an alternative to bearing all the expenses of renting by yourself. Some people are lucky and don't have any trouble with the arrangement; others are smart and attempt to solve problems before they are out of control. All others have trouble: everything from big phone bills to big rent to handle on their own. Don't leave it to luck. Think ahead!

Being a good roommate requires feet firmly planted on the ground, eyes open, ears open, a willingness to cooperate and communicate, some bookkeeping, and a lot of old-fashioned patience and tolerance. Since people with these qualities are hard to find, try to develop these things in yourself and cover your backside just in case.

As tenants, you need to know something of the **Alberta Landlord and Tenant Act** described on page 9. For those sharing accommodation, the person who signs the rental agreement is the person responsible for meeting its terms. Whether your roommate's cheque is sent back from the bank or he has a big party at which the sliding doors are broken and the plumbing freezes up while you are visiting your sick mother on the farm, if you signed the agreement, then you are responsible.

Roommates are not life mates. They tend to move to better jobs, different towns, or even to different roommates. The expense that you could handle with three in an apartment, pinches with two and could force you to move out if you are left alone.

Sharing Expenses

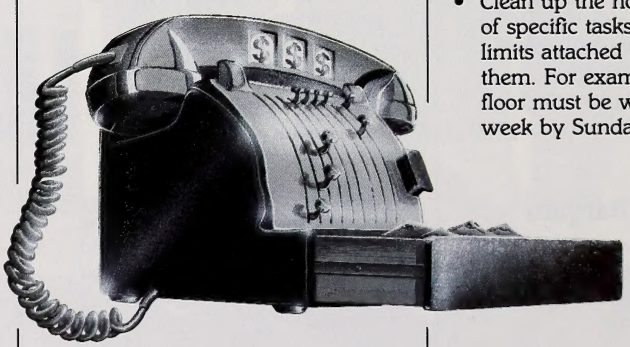
You will need to keep two budgets: a personal budget and a household budget that you share among the roommates. Apart from rent, consider the utilities, telephone, cable TV, and food.

Now the fun begins. How do you divide the expenses fairly? Let's look at some examples. Suppose three people share a two-bedroom apartment. Do the persons who share the bedroom pay the same rent as the other with a private room? What if one person owns most of the furniture? Is there any financial consideration for that? Say one person goes to school during the day, works during the evening, and only sleeps at home. Does this person contribute for the food expenses or the cable TV expense when she neither eats nor watches television at home?

The important point to keep in mind is that if you discuss things now, you can avoid problems later. It is not small or petty to make these arrangements clear to each other; it just makes sense. You may also want the agreement in writing.

You can open an account at the bank for your shared expenses. One or two people can have signing authority. You must ensure that the money only be used for household expenses and that the roommates contribute their money on time. N.S.F. cheques (not sufficient funds) cost money, cause embarrassment, and can lead to criminal charges.

The telephone can be a source of strife. Long-distance calls are often easier to dial than they are to pay for. To save money, dial direct rather than go through the operator. To figure out how much your calls will cost, dial the operator and ask for the rates before you call. Keep a list of the phone calls you make. If friends use your phone for long-distance calls, have them pay when the call is made.



Sharing food costs can be a saving. However, you should consider schedules, food and snack preferences, and the amount of money each of you is willing to spend on food. Are you willing to share shopping, preparation, and clean-up? You can devise any kind of arrangement as long as it suits the needs and wishes of the roommates. As always, open communication is needed.

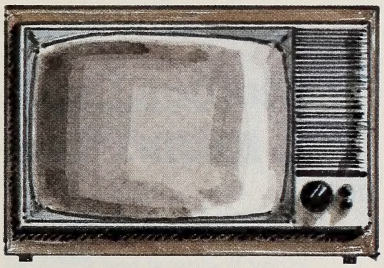
If you decide to share food expenses, take some measures for your own protection. Shop together. One person's extravagance can be counterbalanced by another's frugality. Before going shopping, make a list that follows meal plans. To keep bills low, shop when you are not hungry.

Living by House Rules

A household needs rules to function smoothly. Try to meet with your roommates on a regular basis. Once a week for a maximum of 30 minutes should take care of most business. It gives you the chance to propose rules, solve problems, blow off steam, be warm, and give support, whatever is necessary to keep the household functioning. Here are some of the kinds of rules needed:

- Keep the kitchen clean. People hate cleaning up the mess of others.
- Clean up the house. Make a list of specific tasks that have time limits attached and who is to do them. For example, the kitchen floor must be washed once a week by Sunday night.

- Keep quiet time rules. Your social schedule cannot interfere with your roommates' necessary beauty sleep or study time.
- Establish signals. Door closed means "Do not disturb." Door open means "I am working but if you want to talk, come in." You will have to establish signals that suit your own needs.
- Establish phone rules about long conversations and taking messages for each other.
- Schedule bathroom times and don't expect others to accommodate you very much. If 7:15 to 7:30 is your time in the bathroom in the morning — don't miss it.
- Determine television guidelines as television tastes differ. When is the TV on and which programs do you watch?



- Come to an agreement on overnight guests, if necessary.

Living with a roommate is not all rosy. It can help you save money and teach valuable lessons in how to live with others. Good and bad experiences are par for the course. Expect the unusual. You may find yourself irritated by the most harmless habits of your roommates. Be honest, open, and communicative. Listen as well as talk. Solve problems as they arise. There is one more thing about roommates that has not been mentioned. They can be a tremendous amount of fun!

Moving out

The Roof Over My Head

Finding a good place to live can be simplified by following a systematic approach. Decide what you can afford, locate several alternatives, choose your own place, and study the terms of the rental agreement. Before signing anything, read the articles **The Landlord and Tenant Act**, on page 9, and **Moving In: What Is the Cost?** on page 12.

Decide What You Can Afford

How much money can you comfortably afford to spend on rent? What you can spend will depend on your income, your fixed expenses, and the life style you wish to enjoy. If you can find a suitable place for less, hurrah — money left over! The current rule of thumb is that total housing costs should be less than 40 per cent of gross income.

Decide what you want and what you really need in a place to live. What amount of space and features are essential to you? What location appeals to you?

Then consider the costs. You may have to compromise to stay within your budget. You might have to trade off location for size, or size for features. You may choose to take the perfect location but a smaller place, or take a great third-floor place but with no elevator or laundry facilities.

Being close to work or classes and shopping can save transportation costs. Being close to public transportation can save time and car costs. Consider both the traffic routes and recreational facilities nearby.

Renting accommodation is renting space. Find the smallest, adequate accommodation for your needs.

Renting a furnished apartment can be a good idea but it is usually more expensive. An apartment with furniture allows you to forego the expense of buying or finding everything you need. An added advantage is that you won't have to move all the furniture when you leave.

If you can't afford an apartment on your own, consider less expensive alternatives: room and board, residence, a housekeeping room, sharing, or staying at home.

Choosing the room and board option has the advantage of supplied furnishings and meals. However, you must adjust to your host family's timetable and lifestyle.

Living in residence at your educational institution has advantages as well. You save time and money by walking to class. You are also available to participate in campus functions. Meals and maid service are available. However, be prepared to live around many people with only one or part of a single room as your own private space. It can be great fun, but takes some getting used to!

A housekeeping room is similar to a bachelor apartment. You have privacy but few amenities and limited space.

Sharing accommodation is a good alternative. However, it requires adjustment. Read the **Roommate** article on page 5.

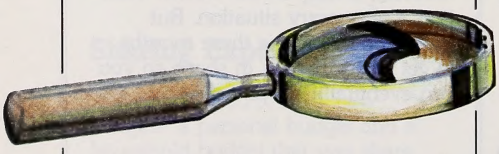
Staying at home may not be your first choice or your parents', but after an honest look at your finances, it may be the wisest. View it as a temporary situation. But most important, use these months to get your finances in shape so you can eventually move out.

Locate Possible Accommodation

Most apartments change hands on the first of the month. Some pointers for finding a place are:

- Start looking at the beginning of a month, prior to the month you want to move in.

- Don't just look in obvious places. Dig.
- Tell friends and relatives you are looking. You never know who might have a friend who needs a roommate or has just given notice to move.
- New town? Ask the advice of a longtime resident for areas of town suitable to your needs.
- Check city and community newspapers ads.
- Check rental agencies and realty offices.
- Check student housing offices and both student and faculty newspapers.
- Walk through neighborhoods you prefer. Look for indications that someone is moving, that an apartment is empty, and "For Rent" signs. If you see something you like, talk to the caretaker or call the rental agency.
- Check the bulletin boards of local supermarkets and laundromats. Talk to local merchants who can tell you about the neighborhood even if they don't know of any available accommodation.
- When you get a lead, phone first to get particulars. Don't waste your time looking at a place that is too big, too expensive, or has too many people sharing.
- When you inspect a place, be pleasant, neat, and clean. Landlords tend to judge you as a tenant by the way you look.



- Be patient and persistent. Don't just grab a place. Check it out first. If possible, talk to people who live in the building. If you choose hastily, you may move out in a few months and have to start all over again.

Good luck. Happy hunting!

Choose Your Place Worksheet

Neighborhood

pleasant? ☐
safe? ☐
quiet? ☐
near work or classes? ☐
near shopping? ☐
near bus lines? ☐
frequency of bus day? ☐
and night? ☐

Building

secure? ☐
good exits? ☐
fire extinguishers? ☐
clean and well maintained? ☐

The Apartment

good plumbing? ☐
bath or shower? ☐
balcony? ☐
appliances clean and working? ☐
drapes? ☐
dead bolts on doors? ☐

Kitchen

stove? ☐
fridge? ☐
dishwasher? ☐

Lighting

enough natural light? ☐
enough artificial light? ☐

Storage

closets large enough? ☐
other storage? ☐

Laundry

laundry facilities in the unit? ☐
in the building? ☐
at what cost? ☐
scheduled? ☐

Parking

parking included? ☐
a plug-in? ☐
covered? ☐

Neighbors

wall soundproof? ☐
neighbors pleasant? ☐

Utilities

who pays? ☐
gas? ☐
water? ☐
power? ☐

Choose Your Place

Make photocopies of the work sheet and use it when you are comparing accommodation.

Study the Terms of the Rental Agreement

Before you sign a written rental agreement or agree to a verbal one, you should know:

- The amount of rent and if any increases are planned.
- The amount of the security deposit.
- Which utilities are included in the rent and which ones you must pay.
- The services to be provided by the landlord such as laundry and storage facilities.
- Whether parking is available and at what cost.
- Whether any move-in incentives exist.
- The condition of the premises and whether cleaning and repairs will be completed before possession.

- Your maintenance responsibilities.

The rental agreement is a contract between the tenant and the landlord. As the tenant, you are expected to read, understand, and agree to every statement in the contract before signing. If you sign the rental agreement you are responsible for paying the rent. A roommate who has not signed the rental agreement cannot be held responsible for the rent by the landlord. Some rental agreements allow others to share with you — some don't. The original tenant is still responsible for any damage to the apartment and for the rent, if the roommate does not pay the landlord directly.

The Landlord and Tenant Act

This important provincial legislation sets out rules for both landlords and tenants. If you're going to be a tenant, learn the rules in self-defense.

The Rights and Obligations of the Landlord

The landlord must:

- Make the premises, whatever is rented, available to the tenant at the beginning of the tenancy.
- Ensure that the premises provide reasonable comfort and don't present any risk to life or health.
- Not disturb the peaceful possession of the premises. In other words, the premises are your home.

The Rights and Obligations of the Tenant

The tenant must:

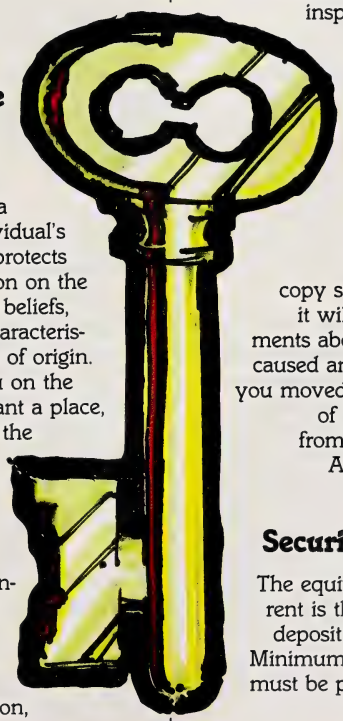
- Pay the rent on time.
- Not interfere with the landlord's or other tenants' rights by doing things such as playing music loudly at night.
- Not damage the rental premises or common property.
- Ensure that no illegal acts, trade, or business occurs on the premises.
- Keep the premises reasonably clean.
- Leave the premises when the agreed rental period is up or when notice to vacate has been served by the landlord in a legally acceptable manner.
- Maintain the property to prevent hazards to people or to the property itself.

All Tenancy Agreements Are Not the Same

When you look for a place to rent, the Individual's Rights Protection Act protects you from discrimination on the basis of race, religious beliefs, color, sex, physical characteristics, ancestry, or place of origin. It does not protect you on the basis of age. If you want a place, you have to convince the landlord you're a responsible person and financially able to pay.

When you and a landlord arrive at a rental agreement, you've made a contract. It can be changed only if both sides agree. For your own protection, get a written agreement which identifies:

- The location of the premises.
- The amount of rent, where, and when it's to be paid.
- The amount of the security deposit.
- The utilities included in the rent and those you must pay for yourself.
- The services to be provided by the landlord such as laundry and storage facilities.
- Any parking available and at what cost.
- Any move-in incentives and details of delivery.
- Your maintenance responsibilities.



Accommodation Inspection

Within three days of moving in, inspect the premises with the landlord and record the condition of the premises on two copies of an **Accommodation Inspection Report** provided in the **Pull Out Section**. Both of you sign and date them. Keep your copy safe. When you move, it will help avoid disagreements about what damage you caused and what existed when you moved in. Additional copies of the form are available from Landlord and Tenant Advisory Board offices.

Security Deposit

The equivalent of one month's rent is the maximum security deposit that can be collected. Minimum interest of 6 per cent must be paid on deposits taken after March 1, 1987.

The security deposit must be returned within 10 days of your moving. If deductions are made, you must be given an itemized account. If expenses have to be estimated, the landlord must give you a final statement and the remaining balance within 30 days of your move.

Privacy

Generally, a landlord can't enter your rented premises without your consent. However, he doesn't need your consent if he has reason to think there's an emergency or that you've abandoned the premises. Also, with 24 hours' written notice he can enter at reasonable times to inspect the premises, make repairs, or show the place to potential buyers or renters.

Rent Increases

To raise the rent, a landlord must give you 90 days' written notice or longer as specified in the tenancy agreement. The day notice is given and the day the increase is to take effect are not counted as part of the 90 days' notice.

Moving On

You can decide to move or your landlord can request that you leave. In either case, the notice must be written, identify the premises, give the date the tenancy ends, and be signed. Hand deliver it or send it by certified or registered mail.

The required notice depends upon who initiates the notice and the rental period: weekly, monthly or yearly. Most likely you'll rent on a month-to-month basis. In this case, you must give the landlord one full tenancy month's notice to move. It's important to know what's meant by a FULL tenancy month. It means you must give the notice BEFORE the first day of the month in which you plan to leave. Be careful! This point causes lots of trouble for renters.

If the landlord wants you to move, he must give you three consecutive months' notice. You can be given only 14 days' notice to vacate if you don't live up to your obligations as a tenant. In such cases, you can object. Contact your nearest Landlord and Tenant Advisory Board office for advice.

Another trouble spot is leases. They are not easily broken and you can't sublet without the landlord's permission. Don't sign one if you're not sure you will stay for the duration.

More Information Available

Student Legal Services of Edmonton publishes and distributes at no cost **The Landlord and Tenant Handbook**. Also, Landlord and Tenant Advisory Boards, located throughout the province, give advice, mediate disputes, and investigate complaints. The offices of Alberta Consumer and Corporate Affairs can assist too with information, advice, and complaint investigations.

Moving out

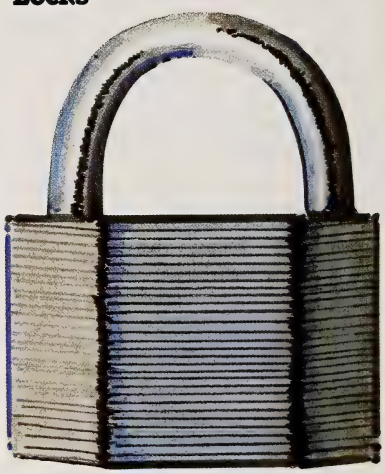
Security

Jan had gone up to the seventh floor to see Sylvia for a minute. They were busy planning the menu for an upcoming dinner. When Jan returned to her apartment the door was slightly ajar. The wind must have blown it open. That was the last thing she remembered.

She finally came to with a broken jaw and a mouthful of blood from the cuts on the inside of her cheeks. Her new portable TV, tape deck, and gold jewellery were gone. Jan has just become another victim of assault and theft.

When you live on your own you must think about your own safety and the security of your property. Don't constantly think of security, but do take sensible precautions. Precautions fall into two categories: locks and other means of keeping unauthorized strangers out of your place and regular consistent habits that lower your risks.

Locks



The best locks are of little value unless you use them. Lock your exterior doors, patio doors, and windows.

Locks on exterior doors should be a dead bolt type which has a strong

metal rod extending into the door frame. Your main exterior door should also have a peep hole. If your door does not have these devices, talk to your landlord about buying them.

Make your sliding glass doors more secure by placing a small wooden rod, such as a piece of broom handle, or metal rod in the door track. Even if the lock is jimmied, the door will be hard to open.

Secure the windows with locks which make the window hard to open from the outside. Visit a locksmith for window locks and other security device ideas.

Mark your valuables with your driver's licence number. Place a Neighborhood Watch Sticker on your door to warn would-be burglars that you have taken precautions. Refer to the **Moving Out Directory** for information about Operation Identification.

Security Habits

Many buildings have security systems. Follow the rules. Do not hold the security door open for strangers. Use only your initial and last name to identify yourself on the mailbox and in the phone book. Ask to see the identification of any tradespeople before you let them in. Phone their office for verification if you feel uneasy. If someone unexpectedly buzzes you, find out who's downstairs and why they want to come in before pushing the button.

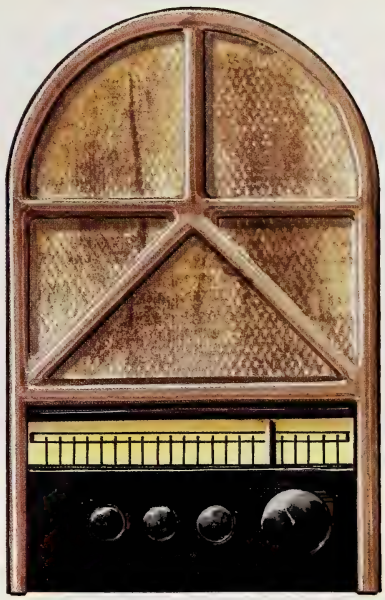
Be alert to your surroundings, noticing both your building and apartment. Be alert around your building's public areas: stairways, storage areas, and laundry room. If a potentially dangerous stranger is in the elevator, let the door close and take the next one.

If you notice the lights over the door have gone out or any outside door lock doesn't work well, tell the superintendent. If the lobby lights are out, don't use that entrance, or at least, not alone. When you leave the building, make a habit of checking that the door has closed properly.

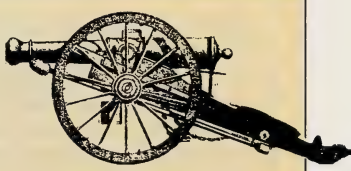
Be cautious. Sexual assault can happen to anyone, anyplace, at anytime. Rapists don't look different from anyone else; they can be well-dressed and look respectable. Avoid dark areas and parks at night. Stay in groups at night and walk with a purpose. Stay out of strangers' cars.

Don't give personal information to strangers, such as where you live, who you live with, or which bus you always take.

Contact a Sexual Assault Centre if you want to talk to someone. Check the **Moving Out Directory** for the number of the 24 hour confidential phone line.



Security Check List



YES

- ☐ 1. When you leave for any period of time do you lock all the doors and windows?
- ☐ 2. Do you have locks with dead bolts on all your exterior doors?
- ☐ 3. Do you have a peephole in your main exterior door?
- ☐ 4. Do you have window stops to restrict openings?
- ☐ 5. Have you marked your valuables with your driver's licence number?
- ☐ 6. Do you have a neighborhood watch sticker on your door?
- ☐ 7. Do you use the building's security system to restrict entrance to strangers?
- ☐ 8. Are you alert for potentially dangerous situations around your building?
- ☐ 9. Do you report burned out lights or broken locks?
- ☐ 10. Do you check that the door has closed properly behind you?
- ☐ 11. Are you cautious about your personal safety at all times?

Moving In: What is the Cost?

Randy moved in with a friend. He brought along a few sheets and towels, and some old dishes which were donated to "the cause" by his parents. He coughed up $200 for his share of the rent and $30 for groceries. That's all.

David and Keith each spent $800 when they moved into their apartment. They each paid their share of the security deposit, the first month's rent, and the utility hook-up charges. More money went to purchasing food, cooking utensils, and towels to supplement what they had brought from their parents' homes.

Linda had been planning and saving for her own apartment for years. When she moved in, she did it with style. In addition to expenses such as the security deposit and first month's rent, she spent money on new furniture and a small stereo component set. Chalk up $4,025 for Linda!

Three different people in three different situations have three different price tags. It is simply not possible to tell you how much it will cost to move into your own place. With a bit of research, however, you can prepare an estimate that will apply in your specific situation. Keep this dollar figure in your mind when you are planning your move.

The chart on the next page lists common moving in expenses. An explanation of each item follows.

Moving Expenses

How do you plan to move your possessions from your current living space to your new home? If you plan to rent a truck for the move, calculate the rental fee and cost per kilometre, as well as the cost of gas and insurance.

If you have a friend or relative who will lend a truck or help you move, count the cost of gas. Also consider the cost of whatever food and drink you offer to your friends in exchange for helping you move.

First Month's Rent and Security Deposit

You will have to pay the first month's rent and the security deposit when you move in. If you do not know what rent and security deposits are likely to cost, check around. Ask friends who are living on their own, inquire at apartment buildings in which you would like to live, and read the advertisements in your local newspapers.

The security deposit, also called a damage deposit, is held by the landlord in case of damage to the premises, unusual cleaning required, or non-payment of rent. Although the full security deposit plus interest will be refunded to you if no charges are incurred, it represents a significant initial cost to moving into your place. Security deposits usually vary from $100 to a maximum of one month's rent. The laws governing landlord and tenant matters are outlined in further detail in the article, **The Landlord and Tenant Act**, on page 9.

Utility Hookups

Having utilities hooked up can be costly. A telephone connection costs about $25 to $41 depending where you live and what items need to be installed. The cost of renting a phone increases when you get a colored set or push-button dialing. Power and water hookup costs vary from place to place. Call your local town or city office for these costs. No hookup fee is charged for gas in most areas although a deposit may be required from first-time account holders.

Utility and telephone companies may also ask for a deposit between $50 and $300 on "first-time hookups". Check ahead and have money set aside for this expense.

A word of warning! If the utilities and telephone are connected in your name, you are legally responsible for payment. If someone else charges but does not pay for long distance calls and does not pay their share of the utilities, the debt is still your responsibility.

Personal Property Insurance

As you move out it would be advisable to insure your personal property against loss or damage by fire, theft, or other perils.

Insurance companies provide this type of coverage as part of a packaged policy issued either to homeowners (Homeowners Form) or to tenants (Tenant's Package Form). The policy is divided into two main parts. Part one covers the house (in the Homeowners Form) and the contents (your personal property such as furniture, wardrobe, sports equipment, record or tape collection, sound system, musical instruments, camera, etc.). Part two covers your legal liability. As a tenant, the policy will cover your legal liability to your landlord should you accidently cause damage to the premises by fire, explosion, or smoke.

Unless you purchase a replacement value endorsement, your claim for loss will be settled on the basis of the depreciated value of your property and not on the replacement cost.

For details or further information consult an insurance agent.

Moving In Costs

Item	Your Share
Moving Expenses	
First Month's Rent and Security Deposit	
Utility Hook-Up Charges telephone	
power	
gas	
water	
hook-up deposits	
cable	
Personal Property Insurance	
Staple Food Items	
First Week's Groceries (or until pay day)	
Kitchen Utensils and Dinnerware	
Linens and Bedding	
Furniture	
Other	
Total Moving In Costs	

Staple Food Items & First Week's Groceries

Do not forget to allow money for staple food items such as flour, sugar, condiments, and beverages as well as for your first week's groceries. Your friends and parents may help you set a reasonable figure. Set aside enough money for groceries between moving in and your next pay cheque.

Other Expenses

Do your best to scrounge kitchen utensils, dinnerware, linens, bedding, and furniture from friends and relatives. You will have to buy whatever is not donated. Make a list of the things you need, then go "window shopping" to check prices.

For more detailed information on where to shop for bargains, read the article **Setting Up House** on page 4.

BUDGET PLANNER

MONTHLY TAKE-HOME INCOME

WAGES/SALARY	
WAGES/SALARY	
FAMILY ALLOWANCE/PENSION	
OTHER REGULAR MONTHLY INCOME	
TOTAL MONTHLY TAKE-HOME INCOME	

MONTHLY BUDGET

MONTHLY SAVINGS	EMERGENCY FUND		
	TOTAL MONTHLY SAVINGS		1

MONTHLY LIVING EXPENSES	FOOD (plus other grocery store items)		
	HOUSING	1st mortgage or rent	
		2nd mortgage	
	UTILITIES (total from box "A" on opposite page)		
	HOUSEHOLD INCIDENTALS (dry cleaning, newspapers, etc.)		
	TRANSPORTATION	gasoline	
		bus fare	
		parking	
	PERSONAL ALLOWANCES AND RECREATION (total from box "B" on opposite page)		
	OTHER (child support, alimony, child care, household help, etc.)		
	MONTHLY REQUIREMENT FOR IRREGULAR AND ANNUAL EXPENSES (total from box "C" on opposite page)		
	TOTAL MONTHLY LIVING EXPENSES		2

MONTHLY CREDIT PAYMENTS		
	TOTAL MONTHLY CREDIT PAYMENTS	3

TOTAL MONTHLY BUDGET (add lines 1, 2, and 3)	

BUDGET DETAILS

Transfer the totals from boxes A, B, and C to the appropriate line on the MONTHLY BUDGET chart on the opposite page.

A MONTHLY UTILITIES		
POWER		
WATER/SEWAGE/WASTE		
TELEPHONE	local	
	long distance	
NATURAL GAS		
CABLE TV/PAY TV		
TOTAL MONTHLY UTILITIES		

B MONTHLY PERSONAL ALLOWANCES AND RECREATION		
PERSONAL ALLOWANCES (monthly amount for each family member for lunches, grooming, hobbies, tobacco, alcohol, etc.)		
FAMILY RECREATION		
TOTAL MONTHLY PERSONAL ALLOWANCES AND RECREATION		

NOTES

1. *Alberta Health Care Insurance coverage:*
   - *— how will my coverage change?*
   - *— report change of address.*
   - *— check if eligible for premium assistance.*

   (See page 39 for more information).

C IRREGULAR AND ANNUAL EXPENSES (All figures on this chart should be annual not monthly amounts.)		
CLOTHING (list annual amount for each family member)		
INSURANCE (if you pay directly)	vehicles	
	life	
	property	
	other	
MEDICATION/MEDICAL FEES		
DENTAL/OPTICAL		
EDUCATION	tuition	
	books & supplies	
TAXES (if you pay directly)	property	
	income	
LICENSES	vehicles	
	other	
MAINTENANCE	vehicles	
	home & garden	
	furnishings	
GIFTS/FESTIVITIES	Christmas	
	other	
TRAVEL/HOLIDAYS	annual holiday	
	other travel	
CONTRIBUTIONS/DONATIONS		
MEMBERSHIPS/SEASON TICKETS		
OTHER (subscriptions, items you plan to purchase next year, etc.)		
TOTAL IRREGULAR AND ANNUAL EXPENSES		
MONTHLY REQUIREMENT FOR IRREGULAR AND ANNUAL EXPENSES (divide total by 12)		

BUDGET PLANNER

MONTHLY TAKE-HOME INCOME

WAGES/SALARY	
WAGES/SALARY	
FAMILY ALLOWANCE/PENSION	
OTHER REGULAR MONTHLY INCOME	
TOTAL MONTHLY TAKE-HOME INCOME	

MONTHLY BUDGET

MONTHLY SAVINGS	EMERGENCY FUND		
	TOTAL MONTHLY SAVINGS		1
MONTHLY LIVING EXPENSES	FOOD (plus other grocery store items)		
	HOUSING	1st mortgage or rent	
		2nd mortgage	
	UTILITIES (total from box "A" on opposite page)		
	HOUSEHOLD INCIDENTALS (dry cleaning, newspapers, etc.)		
	TRANSPORTATION	gasoline	
		bus fare	
		parking	
	PERSONAL ALLOWANCES AND RECREATION (total from box "B" on opposite page)		
	OTHER (child support, alimony, child care, household help, etc.)		
	MONTHLY REQUIREMENT FOR IRREGULAR AND ANNUAL EXPENSES (total from box "C" on opposite page)		
	TOTAL MONTHLY LIVING EXPENSES		2
MONTHLY CREDIT PAYMENTS			
	TOTAL MONTHLY CREDIT PAYMENTS		3

TOTAL MONTHLY BUDGET (add lines 1, 2, and 3)	

BUDGET DETAILS

Transfer the totals from boxes A, B, and C to the appropriate line on the MONTHLY BUDGET chart on the opposite page.

A MONTHLY UTILITIES		
POWER		
WATER/SEWAGE/WASTE		
TELEPHONE	local	
	long distance	
NATURAL GAS		
CABLE TV/PAY TV		
TOTAL MONTHLY UTILITIES		

B MONTHLY PERSONAL ALLOWANCES AND RECREATION		
PERSONAL ALLOWANCES (monthly amount for each family member for lunches, grooming, hobbies, tobacco, alcohol, etc.)		
FAMILY RECREATION		
TOTAL MONTHLY PERSONAL ALLOWANCES AND RECREATION		

NOTES

1. Alberta Health Care Insurance coverage:
- *— how will my coverage change?*
- *— report change of address.*
- *— check if eligible for premium assistance.*

(See page 39 for more information).

C IRREGULAR AND ANNUAL EXPENSES (All figures on this chart should be annual not monthly amounts.)		
CLOTHING (list annual amount for each family member)		
INSURANCE (if you pay directly)	vehicles	
	life	
	property	
	other	
MEDICATION/MEDICAL FEES		
DENTAL/OPTICAL		
EDUCATION	tuition	
	books & supplies	
TAXES (if you pay directly)	property	
	income	
LICENSES	vehicles	
	other	
MAINTENANCE	vehicles	
	home & garden	
	furnishings	
GIFTS/FESTIVITIES	Christmas	
	other	
TRAVEL/HOLIDAYS	annual holiday	
	other travel	
CONTRIBUTIONS/DONATIONS		
MEMBERSHIPS/SEASON TICKETS		
OTHER (subscriptions, items you plan to purchase next year, etc.)		
TOTAL IRREGULAR AND ANNUAL EXPENSES		
MONTHLY REQUIREMENT FOR IRREGULAR AND ANNUAL EXPENSES (divide total by 12)		

Living There: What is the Cost?

Prepare yourself for a shock! "Living there" can cost plenty. With a good measure of planning, however, you will make it through the first year in your new place. The **Budget Planner** charts on the previous pages will help.

If you have not yet moved out on your own, the charts will give you an idea of the expenses you will be facing. Fill in as many spaces on the charts as you can. You already know what your take-home pay is, for example, and how much you spend each month on things like credit payments and recreation. You will need to do some research for other items such as rent, utility payments, and food expenses. Survey friends who have recently moved out on their own to find out what they spend on these items. Your family members might also offer guidance. Finally, be sure to read the display boxes in this section. They provide important information about financial planning.

Study the completed charts. Will your total monthly income cover your total monthly expenses? Will you have to cut down on clothing purchases or recreation and entertainment expenses once you move out? Can you afford to move into a more expensive apartment than you originally planned? The completed charts will help you answer these and many other questions.

Once you move into your own place, or if you have already moved in, you will have more accurate figures. Keep your completed charts in a handy location and use them to guide your spending from month to month. If your income or expenses change, alter the charts accordingly.

Planning for Irregular and Annual Expenses

"Oh, RATS! I forgot about my car insurance. I don't have any money left this month. Now, what can I do?"

It is a familiar story. Expenses that occur once or twice a year, like car insurance, have a way of sneaking up on you. Save yourself some grief. Plan ahead. Here's how to do it.

It's Just Money in the Bank

Calculate the total amount of money you will need during the next year for all irregular and annual expenses. Divide the total by 12 and put that amount of money aside each month so you will be able to meet each expense when it comes due.

Use the chart on page 15 to make your calculations. For some of the categories on the chart such as insurance and membership fees you will have definite figures. For other categories, such as clothing and dental, you will have to estimate the amount needed. Friends who are already living on their own or even your parents should be able to help you set realistic figures.

This method works best if you arrange your irregular and annual expenses so they are spread out over the whole year. If, for example, your tuition fees and car insurance are both due in September, talk to your insurance agent about rescheduling your premium due date to another month when you are not facing tuition expenses. Also, stagger expenditures such as dental check-ups and clothing purchases so that you do not have too many bills to pay in the same month.

The No Surprises Planning Calendar

Give yourself a constant reminder by writing your irregular and annual expense items and the amount you plan to spend on **The No Surprises Planning Calendar** inserted in the centre of this magazine. If you just can't get yourself organized enough to put aside a lump sum of money for your irregular and annual expenses, a regular glance at your calendar when you pay your bills will at least give you advance warning of upcoming expenses.

Planning for Emergencies

Life is never as smooth as we might like. A sudden death, a serious accident, a strike, or any one of these types of events could put a serious strain on your income.

An emergency fund prevents many financial problems. With the expense of moving into your own place, you may not be able to put money aside right away. Think of it for the near future though. To set up a fund:

- First decide on the total amount of money that should be in your fund. The amount you need depends on your overall financial situation, but an amount equal to what you would need to live two or three months is a good general guideline.
- Make monthly contributions to your fund until your goal is reached. You can make note of the monthly figure on the **Budget Planner** charts on pages 14 and 15. Review the fund at least once per year to be sure the amount you have set aside is adequate.
- If you must withdraw money from your fund, re-arrange your budget so you can pay yourself back.
- Use the fund for real emergencies only; not for expenses such as car insurance, holidays, and Christmas. These expenses can be anticipated. That's what financial planning is all about.

Straight Talk: You and Your Money

Where do people turn when they have money problems? In Alberta, many people contact the Family Financial Counselling unit of Alberta Consumer and Corporate Affairs. Knowledgeable counsellors help people solve money problems and learn to live within their incomes.

Over the years, the counsellors have heard thousands of sad stories. As a result, they are determined to help young people prevent money problems before they begin. In this interview, two counsellors tell us that financial troubles usually begin imperceptibly when people are 18 or 19 years old, then build slowly to a crisis over several years. Using examples from their experience, they show us how and why people get into financial trouble.

...financial troubles usually begin imperceptibly, when people are 18 or 19 years old,...

In spite of all the problems they see, these two counsellors are optimistic. They say that young people can live within their incomes and can plan for their futures. In the second half of the interview, they tell us how to do it.

MO: How old are the clients you see?

ELAINE: Generally 19 years or older. I'd say though that most of the people we see are in their early 30's. The typical client's problems usually start when he is 18 or 19, but it takes a few years for the problems to add up to a crisis.

MO: You said "he". Is that significant?

ELAINE: Not really. We're beginning to see as many young women as young men.

MO: What problems do the young women have?

ELAINE: A few days ago, I talked to a client who had called to make an appointment. She is 21 years old and makes $795 net each month. She also has a baby to support. She's moving out of her parent's home soon. She will be paying $350 a month rent and $150 a month towards her debts. She will also be paying for day care, food, and utilities. She'll never make it on her own unless she re-examines her priorities.

MO: How much does she owe?

ELAINE: $6,000.

MO: Why is she in debt?

ELAINE: Over use of credit cards! She bought a lot of clothes in the past few years. However, she didn't buy good quality clothes that last, so she bought something new every two or three weeks. She also used the cards to buy things for her suite — all the "moving out" items like bed linen, dishes, and furniture.

MO: Will you be able to help her solve her money problems?

ELAINE: It will be difficult, but we can suggest several things to help her. We'll decide together what should be done when she comes in for her appointment in a few days.

MO: Are her credit card problems typical of the female clients you have?

ELAINE: Yes. Most of our female clients have credit cards issued by specialty clothing stores as well as bank cards.

So they start getting into trouble and then try to solve the problem with a consolidation loan?

MO: What about the young men?

NORMA: They are usually in debt because of cars, entertaining, and car repairs. They use credit cards too, but for different things — car accessories, gasoline, and entertainment.

MO: Do they have loans too?

ELAINE: Some type of major loan is more typical of young men. If a young person has a car you can be almost certain it was not bought with cash. Occasionally a young person will pay cash for a used car. However, the people we see, who usually are the ones who don't plan, are also the ones who borrow money.

NORMA: Especially with a young man. Eighty per cent of the time it was a used car that started the problem, a car that depreciates. He probably bought a lemon. He paid a lot and didn't get a good deal. He financed it to the hilt, and probably also financed the insurance as well. Then he got a couple of credit cards to keep the thing running. He rented an apartment on his own and then the rent went up. He probably didn't spend much on furniture, but he did have entertainment costs. Eventually he was laid off or some other crisis occurred with his job and often right on its heels, the car broke down.

ELAINE: Even insurance is a problem.

NORMA: Yes, chances are that he paid $1,200 a year on insurance. That's $100 a month. But the young men don't seem to translate it that way. They don't seem to relate it back to how much it costs per month.

Normally what happened with an old clunker is that the motor seized eventually or something else went, and it's too expensive for him to fix. His credit card limit doesn't go that high! So, he picked up another clunker, but he's still paying for the first one. If he couldn't get a loan from the same company to buy the new clunker, he went to another bank or a finance company and started all over again.

Somewhere along the line he probably consolidated his sports club membership, credit cards, and loans.

MO: Is consolidation a big problem?

ELAINE: Yes. Frequently, by the time we see them, a consolidation loan is among their debts. Consolidation loans seem to appear when people are in their mid-twenties.

MO: So they start getting into trouble and then try to solve the problem with a consolidation loan?

How long did it take them to get that far in debt?

ELAINE: Yes, that's true, but they don't describe it as trouble. They only describe it as a problem meeting their payments. They say "Fine, I'll get a consolidation loan. Now I don't have a problem."

MO: You said earlier that although the problems start when people are 18 or 19, it takes a few years for a crisis to happen. Could you help us gaze into the future? Tell us what happens a few years down the road if people don't start planning their spending as soon as they move away from home.

ELAINE: I have a perfect example. One morning I had two interviews scheduled, one at 8:30 and one at 10:30. Because they were so close together, the contrast between them was striking.

The clients at 8:30 were referred because they were renewing their mortgage. They were a young couple, about 24 years old. He was a journeyman electrician and she was a clerk in a store.

This couple planned beautifully. About a year after they were married — they had been married three years — they bought a house. They bought the house with about $7,000 or $8,000 down. It's a modest home that fits their financial ability. They selected a two year mortgage at that time. It looked like a good choice. Now they were facing a mortgage renewal and wanted to make sure of the right choice.

This couple had very limited debt, with assets in a car and a house. The house by now had equity of $16,000. They were already taking steps to prepare for the mortgage renewal which didn't come up until August. By coming in when they did, which I believe was in November, they would be able to save about $10,000 towards their mortgage when the time came for signing the renewal. They were doing it by budgeting and good planning.

Following right on this couple's heels was another couple. They were a little bit older, about 25 and 28. Their net take home pay was $3,900 a month, substantially more than the first couple. They were $58,000 in debt. The contrast between these two couples was absolutely astounding!

The second couple had 22 credit cards. The precipitating event that brought them in was a demand letter from Revenue Canada. He had run a small business and had not filed income tax for several years. Interestingly — when they came in their payments were all up to date. They had not fallen behind on anything except their income tax. Revenue Canada was demanding $1,600 a month. The couple couldn't afford to pay both their credit card payments and income tax.

Can they live on what they make?

MO: Surely $58,000 was not all in credit cards?

ELAINE: No, they had two bank loans, each about $7,000. They had at least $6,000 on one charge card alone and $3,000 on several other cards. Now, if you remove the income tax owing from the $58,000 total debt, they would still be left with $39,000 owing to other creditors. That money is gone with nothing to show for it. They don't own a house. Their car is financed. They do own furniture, but little else.

MO: How long did it take them to get that far in debt?

ELAINE: They had been living and spending together for about eight years. From the time they were about 20 years old, they started downhill financially. They always paid their debts. They were a very good credit risk. They had an excellent credit rating. Every time they wanted another card they just got one.

MO: So they could have these enormous debts as long as they made minimum payments?

ELAINE: Yes, but they couldn't keep it up. The time would come, even without the Tax Department, when the whole "house of cards" would come down.

MO: Okay, it looks like it pays to plan ahead and live within your income. Tell us, seriously, is it really possible with the amount of money young people make, for them to come out even? Can they live on what they make?

ELAINE: Certainly they can. They can live on it but if they choose to live alone in their own apartment, it's going to be tough. I think it is very difficult to live alone. Shared accommodation, if they can work it out, is such a good idea.

MO: What else would you suggest to help young people live within their incomes?

ELAINE: They should look at the total cost of transportation if they buy a car, including insurance, repairs, gasoline, and credit costs.

MO: What would your response be to someone who said, "I don't want to plan my spending. I'm 19 years old. I want to have a good time"?

ELAINE: I would say "if you want to be like that — okay." For some people budgeting is so much of a headache...but stay away from relying on credit. If you are not going to keep track of costs, the only control you have is your pay cheque. If you use it all up from month to month, that's fine, as long as you don't commit yourself to credit payments.

MO: But, if you spend all your money every month and you're not looking ahead to insurance, for example, then you're going to be in trouble.

For some people budgeting is so much of a headache...but stay away from relying on credit.

The misconception of budgeting is that it has to be a whole lot of work.

ELAINE: When someone says, "I can live on my income from month to month, I don't need to budget"...my response is that part of living within your income is preparing for things that you know are going to happen, such as car insurance.

The misconception of budgeting is that it has to be lot of work. You have to do no more than add up the amount of money you spend on those things which do not occur monthly, but for which you still

have to prepare, such as car insurance, Christmas expenses, and maybe a holiday. Divide it by 12 and put that amount of money aside each month. After that, you can do anything you like with your money.

NORMA: Don't forget another very important part to living within your means. I don't care who you are, what you do, or what your goals are, you can't make any decision unless you know what your cost of living is. If you think otherwise, you're living in a dream world. If you want to know whether you can afford a credit payment, buy a car, take a holiday, or go out for dinner, you have to know what your cost of living is. It is your responsibility to make sure the basics are covered first.

ELAINE: Writing down your cost of living will make you think before you commit yourself to something you cannot afford. Especially when you rent, it's easy to sign a lease for an apartment that is really

...you have to know what your cost of living is.

attractive. You may find by doing a rough draft of your budget that paying so much for rent will restrict the rest of your life and that you don't want to live like that.

MO: What if you have done all this planning and everything is working beautifully until something unexpected happens?

ELAINE: Another important point: once you move away from home, you should have an emergency fund. If you don't have a car, the need for an emergency fund is not quite as great, but you still need one. If you are living far away from home, for example, what happens if there is an illness in the family and you have to fly home? That costs money! Or, if you get laid off your job? As a young person, you are newly employed. You are usually at the bottom end of the scale. If anyone gets laid off you're usually going to be the first to go. You definitely must have an emergency fund.

You definitely must have an emergency fund.

MO: How much money should be in an emergency fund?

ELAINE: At least two months' income.

MO: So far we've talked about sharing accommodation to cut expenses and about not spending too much on transportation. You've mentioned that people should know their true cost of living and should plan for irregular expenses and an emergency fund. Throughout our discussion, you have mentioned being cautious about using credit. Could you give us some general guidelines for using credit wisely?

NORMA: I think it's important to mention that you should not rely on a credit grantor to tell you how much money you can afford on credit.

MO: So, how do you decide how much credit you can afford?

NORMA: You must know how much your cost of living is before you can make any decisions. Then you must be the one to decide, not the credit grantor.

ELAINE: A guideline would be 15 per cent of your take home pay in credit payments as a safe level of debt.

MO: Do you have anything to say about what types of things should be bought on credit?

NORMA: Use the old adage — if the item is going to be used up before it's paid for, then it shouldn't be bought on credit. For example, you should avoid using credit cards for meals out unless you pay the balance in full every month.

MO: What about shopping around for credit?

ELAINE: Yes, that is very important. Look around until you find the lowest possible interest rate, then make monthly payments as large as you can afford. Make as large a down payment as possible.

MO: What about co-signing?

NORMA: It is a very important point. Young people are often asked to find someone to co-sign for them. If they get into financial trouble — they drag someone else down too and hurt the people they least want to hurt, often their parents.

MO: Any final words about using credit?

If they get into financial trouble — they drag someone else down too...

...we're not saying don't use credit.

NORMA: Through all of this, we're not saying don't use credit. We're just saying — be smart about it. Use it to your advantage!

MO: Do you have any tips about banking for young people?

NORMA: It's amazing the number of young people who depend on the bank to balance their bank book. The bank is really doing their accounting for them. This practice is dangerous because many people, not knowing how much money they have in the bank, keep writing cheques and eventually they write an NSF cheque. It will not only cost them money but, under certain circumstances, they could end up with a criminal record. I can't stress it too strongly.

Young people do have other options.

ELAINE: I would really recommend when young people move away from home that they locate convenient banking either near their work or home. Find out what services and accounts are available. Find out the cost of services. Then make a sensible decision about the accounts and services they want to use and do so intelligently. Finally, introduce themselves to the manager.

NORMA: Banking is all part of establishing a credit rating. It's part of growing up too!

MO: How can young people create a rosy situation? How can they go beyond the level of just living within their means from pay-day to pay-day and keeping their cheque books balanced?

ELAINE: The next level would be setting financial goals that are longer term and more expensive to obtain, even if it's merely a savings account. I know young people who are beginning to do some very smart things, buying savings bonds, for example.

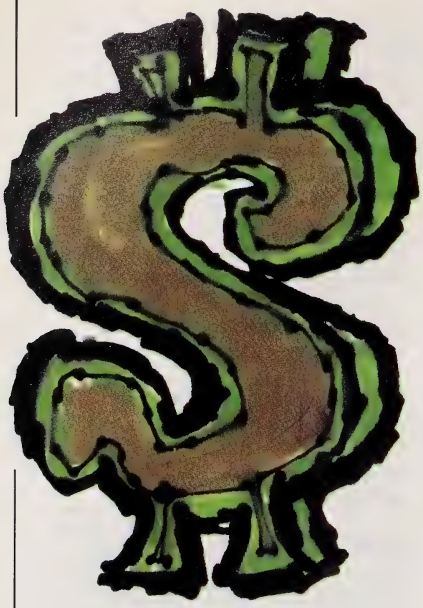
...young people can live within their means, and can even save for something they want to buy or do in the future.

NORMA: If they feel they can't get that lump sum together, they can take advantage of things like pay roll deductions to buy bonds. Then they have something and they're proud of it. It's not that these people are misers who never go anywhere or do anything. It is just that they are in control.

ELAINE: Young people do have other options. One good savings plan is an RRSP, Registered Retirement Savings Plan. This plan doesn't avoid taxes completely but it will defer taxes. Although its primary purpose is for retirement savings, it can be useful for young people. The RRSP is a wonderful way of putting away money which may subsequently be used to meet an emergency, to go to school, or to travel. Essentially, taxes are deferred in an RRSP from a high earnings period to a period in which earnings are low.

MO: The two of you sound optimistic that young people can live within their means, and can even save for something they want to buy or do in the future.

NORMA: Yes, we are optimistic! We've seen many young people turn their lives into something special. Anything is possible...but you've got to be realistic, know what you want, and plan ahead.



Make the Most of Your Money

Don't let your hard earned dollars lie around — put them to work!

Choose the Right Account

Choosing the right account for your money is really complicated these days and it could get worse! The financial institutions, banks, credit unions, Treasury Branches, and trust companies are always coming up with something new.

It is often a good idea to have two accounts — savings and chequing.

To choose a savings account, find out:

- What is the interest rate?
- How is interest calculated — daily or on the minimum monthly balance?
- How often is interest credited to your account — monthly, quarterly, or semi-annually?

To choose a chequing account, find out:

- Do you receive cancelled cheques and statements monthly?
- How much are you charged for each cheque you write?
- Do you have overdraft protection?
- What other services are provided — payment of utility bills, travellers cheques, or money orders? What are you charged for these services?

Most banking institutions offer a combined chequing/savings account. This account is worth considering, particularly if you expect to write few cheques each month.

To choose the account that's best for you, keep two goals in mind:

- You want to earn the best possible interest rate on your money every day it is in the bank.
- You want to avoid service charges as much as possible.

Put Your Savings to Work

Once you've saved a few dollars you can make them work even harder!

With savings of $100 or more you can buy Canada Savings Bonds (CSBs) in October. The interest paid on CSBs is set each year by the Federal Government just before the bonds go on sale. Generally, it is a better interest rate than savings accounts because the government wants to attract your money.

CSBs are safe and liquid. That is, you can cash them in any time after January 1st and get all your money back plus interest.

With savings of $1,000 or more you can invest in short term deposit certificates from credit unions, Alberta Treasury Branches, banks, and trust companies. These certificates offer a better interest rate than savings accounts, and can be purchased for 30, 60, 90 180 days, a year, or longer.

If you own Canada Savings Bonds or certificates of deposit, it is easy to get your first loan. Pledge these financial assets as security. Using this strategy to obtain a small loan is a good way to establish your credit rating without requiring a parent or friend to co-sign for you.

Minimum Monthly Balance

Did you know that minimum monthly balance means the lowest amount you have in your account on any one day in the month? If you put $500 in your account on the first day of the month and withdraw $485 on the 28th of the month, interest would be calculated for the entire month on $15 — the minimum monthly balance! If possible, deposit money before month end and withdraw money after month end, to maintain the highest possible balance for the entire month. If your account balance fluctuates greatly throughout the month, you may be better off to use an account where the interest is calculated daily on the outstanding balance.

PULL OUT SECTION

Accommodation Inspection Report

Name of Landlord/Landlord's Agent	Name of Tenant(s)
_____	1. _____
_____	2. _____
(Address) _____	3. _____
(Postal Code)	Address of Rental Unit
Phone Number Bus: _____ Res: _____	_____
	_____
Security Deposit Collected $ _____	Date Occupied _____ Vacated _____
Key(s) Issued: For Rental Unit _____ For Mailbox _____	Key(s) Issued: For Rental Unit _____ For Mailbox _____

IMPORTANT

COMPLETE THIS FORM IN DUPLICATE. IT IS IN THE INTERESTS OF BOTH THE LANDLORD AND THE TENANT TO ASSURE THAT THIS IS DONE CORRECTLY. THIS FORM IS TO PROVIDE AN ACCURATE RECORD OF CONDITION OF RENTED PROPERTY FROM THE DATE TENANCY BEGINS UNTIL TERMINATION. THE TENANT OR LANDLORD IS GIVEN THREE DAYS FROM THE DATE OF OCCUPANCY TO COMPLETE THIS FORM WHICH SHOULD BE SIGNED BY BOTH THE TENANT AND THE LANDLORD/LANDLORD'S AGENT. EACH PARTY SHOULD RETAIN ONE COPY AS A PERMANENT RECORD.

Code No. 1. Clean/OK 2. Needs Cleaning 3. Needs Painting 4. Needs Steamcleaning 5. Damaged (Describe) 6. Missing (Describe) 7. Dirty (no effort made) 8. Needs Repair

	Code No.	**IN** (Describe Conditions)	Code No.	**OUT** (Describe Conditions)
Entrance & Halls:				
Doors and Closets				
Walls and Trim				
Floorcoverings				
Kitchen:				
Stove/Hood				
Fridge				
Countertops and Sink				
Cupboards and Doors				
Walls and Trim				
Floorcovering				
Ceiling				
Windows and Screens				
Electrical Fixtures				
Living/Dining Room:				
Drapes				
Walls and Trim				
Floorcovering				
Ceilings				
Windows and Screens				
Electrical Fixtures				

Bathroom(s):	1	2		1	2	
Walls and Trim						
Floorcoverings						
Toilet						
Bathtub/Shower						
Sink/Vanity/Mirrors						
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Walls and Trim				
Closets and Doors				
Floorcovering				
Ceiling				
Drapes				
Windows/Screens				
Electrical Fixtures				
Bedroom 2:				
Walls and Trim				
Closets and Doors				
Floorcoverings				
Ceiling				
Drapes				
Windows/Screens				
Electrical Fixtures				
Bedroom 3:				
Walls and Trim				
Closets and Doors				
Floorcoverings				
Ceiling				
Drapes				
Windows/Screens				
Electrical Fixtures				
Basement:				
Walls/Floor				
Furnace/Filter				
Windows/Screens				
Electrical Fixtures				
General:				
Balcony				
Patio Door/Screen				
Garage/Parking				
Doors/Screens				
Stair/Stairwell				
Yard Space				
Smoke Detector(s)				
Other:				

IN:

Landlord's Signature _____

Date (in) _____

Tenant's Signature _____

OUT:

Landlord's Signature _____

Date (out) _____

Tenant's Signature _____

Tenants Forwarding Address

1. _____ Postal Code _____
2. _____ Postal Code _____
3. _____ Postal Code _____

Accommodation Inspection Report

Name of Landlord/Landlord's Agent _____ _____ (Address) _____ (Postal Code) Phone Number Bus: _____ Res: _____	Name of Tenant(s) 1. _____ 2. _____ 3. _____ Address of Rental Unit _____ _____
Security Deposit Collected $ _____	Date Occupied _____ Vacated _____
Key(s) Issued: For Rental Unit _____ For Mailbox _____	Key(s) Issued: For Rental Unit _____ For Mailbox _____

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Drapes				
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Floorcovering				
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Windows and Screens				
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Bathroom(s):	1	2		1	2	
Walls and Trim						
Floorcoverings						
Toilet						
Bathtub/Shower						
Sink/Vanity/Mirrors						
Ceiling/Fan						
Electrical Fixtures						
Door						

No Surprises Planning Calendar

Quick, tell me when your household insurance is due! How much will it cost? What about your next dental appointment? What about gifts? Will you buy any this year? When? Expenses like these have a way of pouncing on you when you can least afford them - unless you plan ahead. The "No Surprises Planning Calendar" will help you keep track of the money side of your life. First, write in the months of the year starting with the current month. Next, think of the expenses that occur once per year, such as membership dues or Christmas expenses, and the expenses which occur periodically throughout the year, such as regular car maintenance, car insurance or clothing purchases. Write the items and the amounts you plan to spend in the appropriate boxes. You can also use the chart to record due dates and amounts for rent or credit payments. When you have completed your masterpiece, pin it up where you will be sure to see it.

If you want to be really organized, you can put aside a set amount of money each month towards your irregular and annual expenses. Read "Planning For Irregular and Annual Expenses" on page 18 to find out how to do it.

Date	Item	Amount

Date	Item	Amount

Date	Item	Amount

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A convenient pull-out planning calendar for your new home.

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Walls and Trim				
Closets and Doors				
Floorcovering				
Ceiling				
Drapes				
Windows/Screens				
Electrical Fixtures				
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Electrical Fixtures				
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Closets and Doors				
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Drapes				
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Doors/Screens				
Stair/Stairwell				
Yard Space				
Smoke Detector(s)				
Other:				

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Landlord's Signature _____

Date (in) _____

Tenant's Signature _____

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Credit Worthiness

"Will that be cash or credit?" You can't go shopping without hearing that old phrase. Credit is so common you would expect people to understand how the system works. However, many people find themselves in credit debt that they cannot handle. Let's look at the factors which credit grantors use to determine credit worthiness.

Character, capacity, capital, and collateral are the four "Cs" of credit worthiness.

Your character is good if you have a past history of paying bills and paying them on time.

If you earn a good deal of money your capacity is great. However, large debts and other financial commitments are taken into consideration.

Capital is measured by how much you currently own. It includes equity in your home, which is the amount the current sales price is above what you owe on the mortgage. It also includes household goods, cars, life insurance, and savings.

When the bank manager asks "Do you have any collateral?" he means do you own any article of value to offer as security to guarantee the loan. The bank may have a claim on the item you used as collateral, if you don't pay back the loan. Not repaying the loan is called a default.

Credit Reporting Agencies

If you have made a purchase on credit it is likely that the Credit Bureau has a file on you. The file would include your full name, address, and your present employment information. Identifying information such as birth date, social insurance number, and previous address or employment is usually recorded to avoid mistaken identity. Your credit history includes information about your current credit use and promptness of payment. It also includes any public record of litigation or outstanding judgments relative to indebtedness.

The information in the files is available to members of the Credit Bureau, usually merchants or financial institutions which offer credit or loans. They may check your credit record over the phone or receive a longer, written report. The members pay for this service.

The Credit Bureau does not make recommendations or judgments about a person's credit worthiness. They collect information and sell it. Even if you are a poor risk, you may still be granted the loan by a credit grantor who deals in poor risks. The interest rate will be high, which means that the loan will cost you more.

If you believe that the information on your file is not accurate or current, you may arrange to review your file. To do this you must present proper identification. If you state that specific information about yourself is incorrect in your credit history, the Credit Bureau will make every effort to validate the information and correct or remove it from your file. If you claim information regarding an unpaid account is wrong and the account is paid, you must provide proof of payment.

Credit Costs

Weigh the cost carefully when thinking of buying on credit. Using credit costs money in several ways. Credit is a financial commitment which may seem reasonable at the time of purchase but may not be as appealing later on. One's personal flexibility is limited when committed to paying a debt. The purchase will cost more, including the additional expense of borrowing money. Let's look at each of these in more detail.

The Financial Commitment

When you sign a credit agreement or loan contract you agree to repay the lender in regular intervals over the term of the loan. Each month a certain amount of your income is earmarked for the loan. You must feel secure that you will have the money to pay each month. If you are engaged in seasonal work or have a temporary position, will you still be able to make the payments if your circumstances change? You must decide too whether this purchase will continue to be a high priority over the term of the loan. Something else may come up that you want more.

Money

Using credit costs money. Sometimes it is worth the additional cost to have what you want now. Knowing a few principles can help you reduce the interest while paying back the loan.

A Large Down Payment

By putting a substantial sum down on a purchase you reduce the amount of money borrowed. The entire purchase costs less because you are financing a smaller sum.

A Low Interest Rate

The annual interest rate charged for credit varies considerably. The lower the interest rate, the lower the interest charges.

A Large Monthly Payment

Making a large monthly payment causes the loan to be repaid more quickly. The shorter term reduces the interest charges.

Example: You want to buy a used car for $3,000.

Source	Annual Interest	No. of Payments	Size of Payments	Total to pay	Total Cost of Credit
#1 You are offered financing by the seller.	24.00%	36	117.70	4,237.20	1,237.20
#2 You shopped a little more and found another source.	24.00%	24	158.61	3,806.64	806.64
#3 The cost still seemed high so you went to a third source.	14.25%	24	119.45	3,583.50	583.50
#4 You decided to make a $900 downpayment and borrow only $2,100 from the third source.	14.25%	24	83.62	2,508.60	408.60

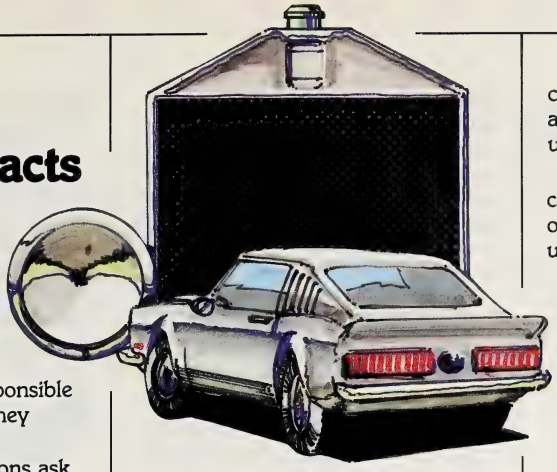
Personal Flexibility

Young people, starting out on their own, are often not sure that the job they have taken or the place where they live is ideal. Through their experience on the job, many young people learn of occupations that would suit them better or would be more lucrative but may require training. This stage in your life is one when you have the freedom to explore ideas, occupations, and places to live. This exploration can be limited by the need to have a certain amount of money each month to make payments on loans for credit purchases.

From the example, you can see that the lowest interest rate for the smallest amount over the shortest time results in your paying the smallest cost for borrowing money. You can find more interesting ways of spending $828.60, the difference in the cost of borrowing from Source 1 and Source 4. Think of a holiday, several ski weekends, any number of movies, or the interest accumulating in your savings account.

The idea is to look closely at the cost of making long-term commitments for short-term goals. Consider the alternatives carefully and make the wisest decision for yourself.

Co-Signing Credit Contracts



Are you willing to pay off the debt of a friend or relative? Can you afford the additional payments if you have to make them? By co-signing a loan agreement you agree to be equally responsible for someone else's debt. If they don't pay, you have to.

Why do financial institutions ask for co-signers? The lender is doubtful of the borrower's ability to pay back the loan and wants a guarantee of repayment from another party, the co-signer. The borrower may have too many financial obligations already or perhaps a past history of not paying bills. Visit the lender to find out why they wish a co-signer. They may help you decide whether you want to take the risk.

If you decide to co-sign, ask the lender and borrower to keep you informed of the progress of repayment. After all, legal action can be taken against you if the borrower fails to repay the debt. Depending on the circumstances, the lender could seize or take possession of the goods. Your wages or bank account may also be garnisheed. In a garnishee action a creditor may, by court order, receive a portion of your salary or bank account to repay your debt to him.

Furthermore, many credit contracts contain an "acceleration clause". This clause means that if a payment is not made and the borrower has been given written notice of this fact, then the payments are accelerated and the whole amount may become due and payable immediately.

Before you co-sign or before you ask someone to co-sign for you, think twice!

Moving Ours

Obtaining Credit

How do you obtain a credit card or loan? Remember, credit is a privilege not a right. It is your responsibility to earn that privilege.

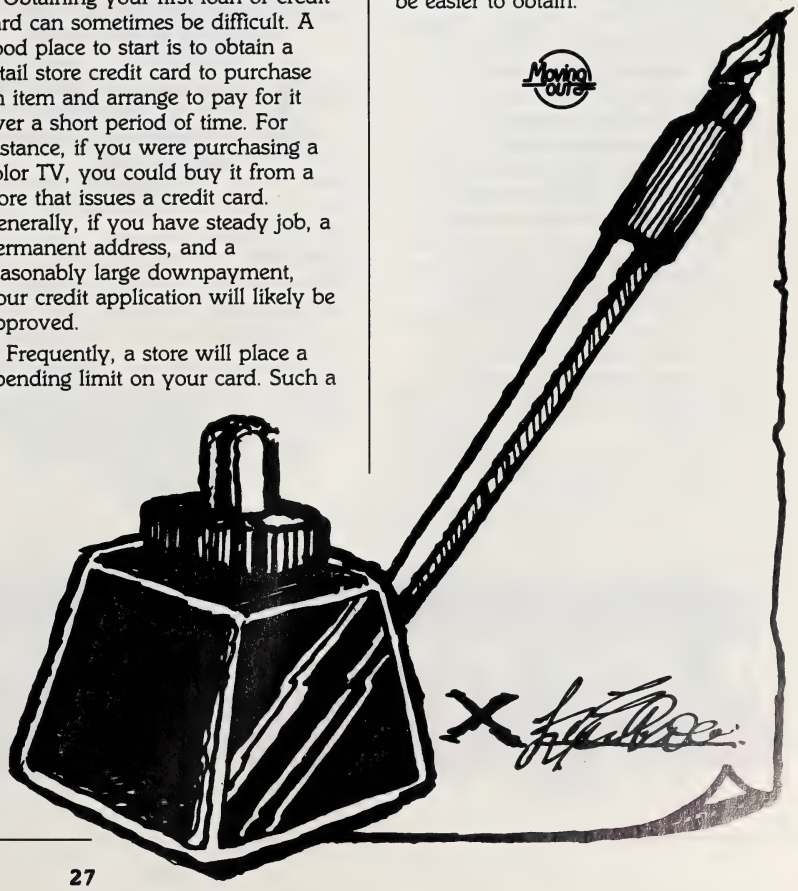
Obtaining your first loan or credit card can sometimes be difficult. A good place to start is to obtain a retail store credit card to purchase an item and arrange to pay for it over a short period of time. For instance, if you were purchasing a color TV, you could buy it from a store that issues a credit card. Generally, if you have steady job, a permanent address, and a reasonably large downpayment, your credit application will likely be approved.

Frequently, a store will place a spending limit on your card. Such a credit limit may be to your advantage in controlling your credit use.

Once you have obtained one credit card and a credit rating, obtaining a second credit card is usually easier.

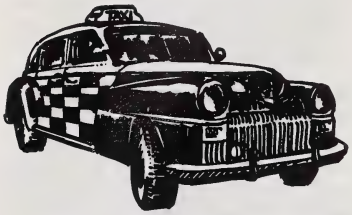
Obtaining your first loan will usually be easier if you have been a regular customer of a particular financial institution for some months and have proven yourself responsible in the way you manage your bank accounts.

You will likely be required to provide collateral for any loan. It could be a co-signer, some asset you already own, or the item you plan to buy with the loan. Good forms of collateral with some lenders are Canada Savings Bonds or certificates of deposit. If you maintain your payments and repay your first loan, your credit record is established and future loans should be easier to obtain.



Exploring Transportation Alternatives

North Americans have a continuing love affair with the automobile. The great distances between centres of population, the personal convenience of coming and going as one pleases, and the relatively inexpensive nature of owning and operating a car contributed to this affair.



In recent years, the cost of fuel has increased dramatically. Concern over environmental pollution by engine exhaust is also mounting.

In response to government pressure and the demand of customers, the automotive industry has made changes in the size, efficiency, and safety standards of cars produced in North America.

The cost of new cars has risen dramatically in recent years. The cost of servicing, repairing, and insuring them has increased as well. At some point one questions the trouble and expense of owning and operating a car. People are seeking alternatives.

It makes sense for young people, in particular, to examine alternatives to owning a car. Borrowing money to buy a car is expensive. Also, insurance rates for young people are higher than for any other age category. You can expect to pay from $600 to $2,500 or more per year for insurance. The average annual cost of owning a car according to the Alberta Motor Association is $5,120.70 if driven 24,000 km annually. These costs are outlined in their pamphlet, **1989 Car Costs.**

Prices quoted reflect the situation in 1989. Alberta Motor Association figures are based on the cost of operating a mid-sized North American car in Alberta. The figures do not reflect the higher costs of insurance that a person under 25 would have to pay. Get all the information on the current costs before you make your decision.

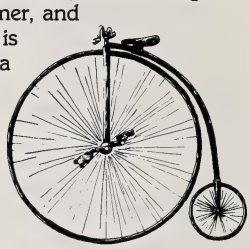
Let's take a look at some other ways of spending these transportation dollars.

Public Transportation

In cities, transit passes are available for about $30 to $40/month or $360 to $480/year. If your work and home connect well with bus routes and scheduling, consider this good alternative. You have no parking costs or tickets, no gas, oil or servicing, and no tension from the traffic jams. You can read the papers, daydream, and enjoy yourself.

Bicycle

A 10-speed bike can be purchased for $250 to $300. It is an adventurous way of travelling in spring, summer, and fall. Nothing is more fun in a traffic jam than a 10-speed bike!



Taxis

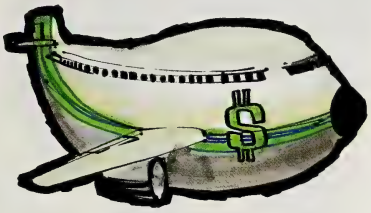
The bus or rapid transit system is not always convenient. Shopping for groceries and going out in the evening require more convenient forms of transportation. Taxis are one option. Even allowing $14 per week for taxis, the yearly total is $728 — less than the cost of insurance for most young people.

Holidays

Do you like to ski? Jasper for the weekend from Edmonton by bus at $58 return is an interesting possibility. Perhaps you prefer Banff at $61.50 return. Let's say you take three trips by bus to Jasper and two to Banff. The total cost is less than $300.

Longer Holidays

What about a long weekend in Las Vegas? Three days and four nights including air transportation, transfer between airport and hotel and accommodation comes to about $450 including tax.



Vacation

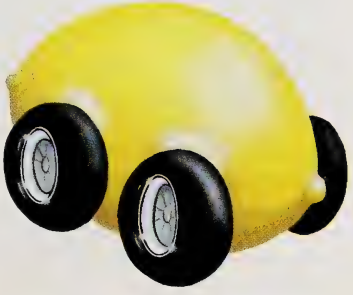
A good time to holiday in the tropics is in the summer. Airfares and accommodation costs are low. Summer in Hawaii including seven days on Oahu and six days on Maui, with airfare and hotel accommodation, comes to about $1,200 if you can find a friend to travel with you.

Or take an off-season charter to Europe for $800 airfare. The cost goes up in the summer months and during Christmas holidays.

With the cost of bus passes, taxis, a 10-speed bike, five trips to the mountains, a long weekend in Las Vegas and a holiday to Hawaii or Europe, you will still spend less on transportation than it costs to own and operate an average car in Canada for one year. Consider the alternatives to owning and operating a private car.

Moving out

Cream Puff or Lemon



If you don't know the difference between a cream puff and a lemon, you'd better stay away from the used car market. These terms are used by salesmen to describe a delicious car in excellent shape or one that will sour on you. It takes more than luck to buy a cream puff. The following pointers will help you!

How Much Is a Car Worth to You?

Owning and operating a car can cost you a bundle. Will the money be well spent with your car giving hours of enjoyment and pleasure? Or will you be short of money for other things? Think of food, clothing, shelter, dates, travel, and holidays. If your car is going to be your main hobby and interest, you may want a more powerful, expensive car. But know what you are getting into. If you choose a sports car, be prepared to spend a lot of money on purchase, interest, insurance, and repairs.

Before you start looking for a car decide how much money you can afford to spend. Be sure that the money would not be better spent attaining a more important goal.

How Much Do You Know About Cars?

Information about cars is easy to find. Check out the sources listed in the display box on page 30. When you find a car you think you want, take it to a mechanic for inspection. It usually costs $40 to $80. If you avoid expensive repairs this money is well spent. At the very least, test drive the car and give it an on-the-lot inspection, looking for signs of excessive wear and tear.

Where Should You Buy the Car?

Ask yourself, "Would I buy a used car from this man?" Used cars are sources of many consumer complaints. Check the reputation of car dealers by phoning the Better Business Bureau.

Avoid curbers. These people buy cars cheaply and sell for a profit by representing themselves as private sellers. They are unlicensed and often unscrupulous. For $6, you can confirm the name of the previous owner of a car by

visiting the Motor Vehicles Division, Alberta Solicitor General. Have the owner's name and the car's seral number. Contact the previous owner for details of the car's history and performance. If there is no record of the car, it was probably brought into the province from another province or state. If the previous owner is not the seller, you are probably dealing with a curber.

Is There a Lien on the Car?

Cars can be used as security or collateral when borrowing money. The lender is then said to have a "lien" on the car. Interestingly enough, the owner of the car can sell it, although not honestly, and the lien stays with the car. If this happens, the holder of the lien can take the car away from you. Check for any liens and encumbrances on a vehicle by writing or visiting the Vehicle Registry, Alberta Attorney General. You will need the car's year, make, serial number, and $3.00. If you intend to buy a car that has been registered in another province, you will have to check for liens in that province.

Did You Get a Receipt?

Get a written receipt or contract from the seller documenting all information about the transaction. Include the date of sale; the names and addresses of yourself and the seller; and the year, make, model number, body type, and serial number of the car. Record the odometer reading. Check the seller's registration card. Have the seller include a statement that the car is free of all liens — which you should have checked already. Also include any promises or statements about the condition of the car, the warranty provided, or any action taken to correct problems with the vehicle. Finally, record the agreed price and method of payment.

Read, understand, and agree to every detail in the contract before signing it. Once it is signed the terms of the contract become legally binding.

So How Are You Going to Pay For It?

Save your money and pay cash — that's the least expensive way to pay for a car.

The second option is to make a large down payment and borrow the balance at the lowest interest rate possible. Pay the debt over a short term. Look at more than the size of payments. Realize that small payments result from a long term, causing you to pay substantially more interest. Read the **Credit Section** on pages 25 and 26 for more information.

Moving out

Car Facts

CONSUMER REPORTS - This magazine features vehicles, both new and used, each year in the April issue. Back issues of the magazine are usually available in public libraries.

CAR MAGAZINES - Publications such as **Road & Track, Motor Trend,** and **Car and Driver** specialize in testing and commenting about performance, handling and safety features of new vehicles, and the repair record of recent model used vehicles. Check your public library for copies.

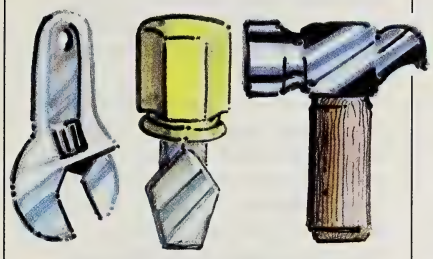
THE CANADIAN RED BOOK and **THE GOLD BOOK OF USED CAR PRICES** - These books list average prices for specific models of used vehicles, based on recent sales. The prices are quoted for vehicles in average condition. Accessories are not taken into account. Both books are usually available in public libraries.

LEMON-AID - In this annual book, Phil Edmonston writes about the auto industry, good buys in new and used vehicles, and models to avoid. Look for the books in public libraries and book stores.

FUEL CONSUMPTION GUIDE - This pamphlet lists tested fuel consumption of many vehicles. It is available free from the Public Affairs Branch, Transport Canada, Ottawa, Ontario, K1A 0N5.

USED CAR BUYING - This tip sheet is available from the regional offices of Alberta Consumer and Corporate Affairs, or from Box 1616, Edmonton, T5J 2N9.

Keeping the Wheels Turning



You would think that after spending so much money buying a car, the darn thing would work for a while. Not only do cars need periodic servicing but they also need repairs on an all too regular basis. Auto repairs continue to be a leading source of consumer complaints. Here are some of the problems and their solutions.

"The final bill was a lot higher than the estimate."

Jackie tells us about her problem. "When my car needed repairs recently, I obtained an estimate and approved the work to be done. When I went to pick up my car I still ended up with a bill a lot higher than the original estimate. Now they won't give me my car back until I pay the bill. Can they do this? Do I have to pay the increased bill?"

Solution:

Two problems are involved — the dispute over the bill and the shop's refusal to return the car. According to the **Unfair Trade Practices Act** the onus is on the repair shop to get the owner's prior consent before proceeding with a repair which is materially more than the estimated or quoted price. That is why a clearly written and signed estimate specifying the authorized repairs and charges is important.

Unfortunately, when a disagreement occurs, it tends to be a case of pay now, dispute later. The **Garagemen's Lien Act** and **Possessory Liens Act** allow the repair shop to hold the car until payment is received for repairs authorized on the work order. Simply put, a lien is a legal claim against property for the satisfaction of a debt. In this case the property is your car — and the debt is the repair bill which is in dispute. Your car serves as security on the unpaid debt. The alternative to paying the bill first and arguing later is to go through the courts to get your car back. However, legal fees are expensive, and you do not have the use of your car. The repair shop can continue to hold your car as security against the unpaid bill until the dispute is resolved.

"This warranty doesn't pay for half the bill."

Kelly was upset about this situation. "Although the warranty is still in effect on my new car, I received a bill for additional shop and service charges. Do I have to pay these extra charges?"

Solution:

The answer to this question lies within your car warranty. Read all of it carefully. Then, if you are still confused over the additional charges, take the warranty to the dealer and ask him to explain why certain service charges and parts were not covered. If the warranty states the repair work will be covered, then all charge backs should go to the manufacturer, not the consumer. The dealer, as the manufacturer's representative, can make a decision on who is billed for the repair work. It is important to understand that normal maintenance items, such as plugs, points, and oil changes are not covered under the warranty and you will be billed for such parts and labor.

"I just changed the spark plugs and now they charge me to do the same thing!"

Kim was justifiably upset when the bill came in. "Recently I had some work done on my car. Although I am satisfied with the repairs, the garage replaced the spark plugs and a few other parts which I had changed only two weeks earlier. I feel this work was unnecessary. Has the garage done anything wrong?"

Solution:

It is a violation of the **Unfair Trade Practices Act** for a firm to replace parts or make repairs or adjustments which are not needed. You should return to the shop where the work was done to discuss the matter. Take all related correspondence (work order, bills, guarantees) and the used parts back to the shop which did the work, and explain the situation clearly. In many cases the situation can be resolved by bringing the problem to the manager's attention.

How can you prevent these problems?

- Deal with a reputable repair shop.
- Obtain estimates in writing.
- Leave a phone number where you can be easily reached.
- Ask the shop to return the used parts; keep these in case of problems later.

How can you solve the problems?

- Talk to the repair shop — clearly explain your concerns.
- Present important records — estimates, bills, warranties, and reports from other mechanics.
- Consult the manufacturer's representative if the dealer cannot resolve the complaint on a new car to your satisfaction.
- Contact the nearest regional office of Alberta Consumer and Corporate Affairs if you are unsuccessful in resolving what you believe to be a valid complaint. They may be able to assist in reaching a solution.
- File a claim in Provincial Court, Small Claims Division if the amount is $4,000 or less (This new claim limit applies after January 15, 1990.)

Making the Most of It

Few of us have so much money that we can buy everything we want when we want it. Most of us eventually settle for getting what we need. If our choices reflect our needs and values, we are usually satisfied.

Pressures are put on us to get us to buy more than we need. Advertisers are in the business of making us believe that our lives would be better if we had their products. Our friends and society in general may influence us to think that we should have a more elaborate wardrobe or a more expensive car than we need. The atmosphere of stores and the techniques of salesmen are all designed to get us to buy. Even when we have no money, we can always buy on credit.

Getting the most for your money will make a relatively small income seem bigger. See how some of the following ideas affect the choices you make.

Needs

Everyone has similar needs in a general sense — food, clothing, and shelter. The specific choices vary from person to person and depend on lifestyle, occupation, and income. For example, your wardrobe reflects your occupation. Office workers may spend money for a varied, conservative wardrobe, while tradespeople require sturdy, durable work clothes. Leisure clothes for both of the above groups of people could be the same.

Although your needs seem many, your income is limited and therefore you must priorize your needs.

Make a list in each general category of your immediate needs.

Now number the items on the list from "most necessary", to "can wait". This list will identify your spending priorities and assist you in making the most of your money.

Quality

Quality is an interesting consideration. Very often quality merchandise has a high price tag. The item may be less expensive in the long run, if it lasts longer or if it can be repaired.

High price does not always mean long lasting. You will pay more for luxury goods and products imported from some countries. The cost of promoting and advertising products is also paid by the consumer. When shopping for an item, ask the sales people why this item is so much more expensive than that. Have them show you how to recognize good workmanship, good quality and durable materials.

You don't always need the best. The suit or dress that you will wear on a few special occasions does not have to be top quality.

Planning

In our climate, we adjust our wardrobes for the four seasons. As each season ends, excellent sales of past season merchandise occur.

When you have planned ahead for your purchases, you can take advantage of these seasonal fluctuations in prices and sales. The winter boots that you want in December may be 1/3 off in January if you can wait. Buying a

summer jacket in October may seem odd but it may be the time for the best buy.

The retail industry holds traditional sales during certain months each year: clothing in January and July; household linen and furniture in February and August. Plan ahead to take advantage of these sales.

Buying

Find out where you can get the best servicing, the best warranty, and the lowest price for the specific brand and model that you have chosen. Check this with friends and family. The Better Business Bureau will tell you if any business has received any unresolved complaints.

Paying for the product involves additional costs if credit is involved. Try to have the cash to pay for items before buying. If you use a credit card, avoid charges by paying the total when billed. Some stores offer no-charge credit over three months on major purchases. You pay 25 per cent down and 25 per cent at the end of the next three months.

Read the credit contract carefully. Know how much you will have to pay in credit costs. Avoid credit costs for the most part as they increase the total price of the product to you.

Impulse Buying

John stopped for two litres of milk but came out of the store with small change from a ten dollar bill. Joan shops when she is depressed. She gets a lift from buying something new. Maureen goes shopping for clothing which she needs but buys something at the jewellery counter because she can always find jewellery that fits. Tom can always find a new tape to buy.

All of these shoppers suffer from the "Impulse Buying Habit". John buys more than he planned to. Joan buys out of the need for a "lift" rather than the need for the product. Maureen buys other things than what she planned. Tom just doesn't plan. Buy what you plan for and avoid the impulse buying habit.

Environmental Impact

Being a responsible citizen requires further considerations. Is the product a wasteful use of natural resources? Does making, using, or disposing of the product cause pollution? Does the product use a lot of energy? If any of the answers to these questions is yes, consider an alternative.

Buying decisions are complex, but you will soon see which items continue to give you pleasure and satisfaction and which were a poor buy regardless of the price paid.

Marketplace Check-Up

Here are 10 questions about common marketplace situations. Answer them yes or no, then look at the scale on the next page to see how you rate.

YES	NO		
☐	☐	1.	If you put a deposit on an item, do you have the right to change your mind and get your money back?
☐	☐	2.	Is all merchandise sold with a warranty?
☐	☐	3.	Do consumers always have the right to return merchandise to the store and demand a refund?
☐	☐	4.	If you receive merchandise in a damaged condition do you always have the right to demand a refund?
☐	☐	5.	Can you cancel a sales contract that you have signed in your own home?
☐	☐	6.	Is writing a cheque without having sufficient funds in your bank account a criminal offense?
☐	☐	7.	If someone sells you a car he hasn't completely paid for, can the credit grantor who loaned him the money take the car away from you?
☐	☐	8.	If you co-sign a loan for a friend and he fails to make the payments, are you responsible?
☐	☐	9.	If your credit cards are lost or stolen and someone else uses them, are you responsible for all charges?
☐	☐	10.	Can a landlord deduct money from your security deposit to repair normal wear and tear in your apartment?

Answers

1. **No.** A deposit is your sign of good faith to the seller that you intend to purchase the item. If you change your mind the seller can keep your deposit as compensation.
2. **No.** The **Sale of Goods Act** provides a minimum warranty on merchandise. However, this does not apply if the parties to a sale make other arrangements. Such is the case with "as is" contracts where the seller is selling the item as it is, with all its good and bad features. Used and damaged goods are often sold with this condition. Beware!
3. **No.** Sales are final unless otherwise agreed at the time of sale. Many stores do take merchandise back as a courtesy to their customers, but this is a matter of individual store policy. Choose wisely!
4. **No.** In most cases, a store's only obligation is to repair the item. If the item cannot be repaired properly, the firm is obliged to replace it. Of course, if you have purchased the item "as is", the store is not obliged to repair or replace the item. Read the answer to question 2 for more information on "as is" purchases.
5. **Yes.** Read about how to cancel such a contract in the next article, **Just Get Your Foot in the Door**.
6. **Yes.** Just think a $5 NSF cheque could give you a criminal record! Rather than pressing charges, many stores levy a $5 to $15 fee for the inconvenience of tracking you down and getting their money. Your bank will also levy a charge of $13 to $15 for processing an NSF cheque. It makes sense to keep your cheque book balanced and avoid these unnecessary expenses.
7. **Yes.** Find out how to avoid this trap by reading **Cream Puff or Lemon** on page 29.
8. **Yes.** Read **Co-Signing Credit Contracts** on page 27 for more information.
9. **No.** Under the **Alberta Consumer Credit Transactions Act**, you can only be held responsible for a maximum of $50 for each card. If you notify the company before the cards are used, you will not be held responsible for this $50 either.
10. **No.** Read important facts about security deposits in the article titled **The Landlord and Tenant Act** on page 9.

Score

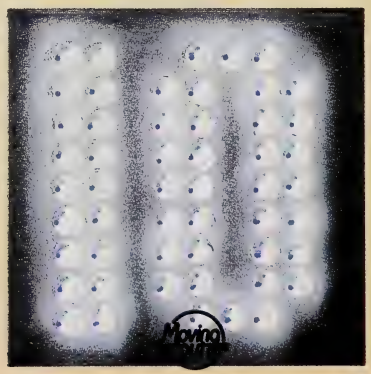
1 - 2 - Put your money in your pocket — and sew your pockets closed!

3 - 4 - Shop only with Ralph Nader as an escort.

5 - 6 - Would you drive a car if you got into accidents on 50% of your outings?

7 - 8 - Now that AIN'T BAD!

9 - 10 - You're brilliant. Ever thought of writing quizzes for a living?



Just Get Your Foot in the Door

One beautiful spring evening you are relaxing at home when the doorbell rings. Who could it be? "Hi. I am a university student, working my way through school," says this beautiful blond. Then she takes a minute to look deep into your eyes and smile. "I wonder if I could come in and show you my line of magazines."

She gets her foot in the door. You are light-headed. The sale is as good as made. Just to keep the conversation going, ask these relevant questions. "May I see your identification with your company's Alberta Consumer and Corporate Affairs direct seller's licence number? Does your company have a permanent office location to which I can refer problems? How many issues will I receive? What is the newsstand price?"

Many direct salespeople are honest and represent well-respected companies. A few are unethical and will try to get your business with the hard-sell line. Remember that even if the product is as represented, you shouldn't buy it unless you really need it, can afford it, and know you are getting the best quality for the price.

The Direct Sales Cancellation Act

If you make a purchase from a direct salesperson in your home or your place of business, this Act allows you four days to reconsider your purchase. However, if the fourth day falls on a Sunday, a statutory holiday, or a day that the business is normally closed, you have one additional day to reconsider your purchase. You may cancel the contract without giving a reason. It is best to register the letter or hand deliver it to the seller. For more information, ask for the tip sheet **Direct Sales**, from Alberta Consumer and Corporate Affairs, Box 1616, Edmonton, T5J 2N9.

Record and Book Buying Clubs

People are attracted to record and book buying clubs by the introductory offers and give aways for those who sign up, as well as the discounts.

Some club members buy more books or records than they normally would. Some members don't like the use of the NEGATIVE OPTION order system. Under this system the club sends order cards or merchandise which must be sent back by a specified date in order not to be billed. Late delivery can be a problem. Some companies have tended to make mistakes in their billing or send the wrong selections. Both of these situations can be difficult to settle.

Postage and handling charges originally were downplayed in these advertisements. Now, under the **Unfair Trade Practices Act**, the total price must be given equal prominence to any partial price.

If you are considering a book or record club, read and understand the coupon before you sign. It may be a binding contract. Keep careful record of your transactions with the club. Keep track of any goods you return to the club and the dates returned. Be particularly careful when dealing with buying clubs operating outside the province as problems may be difficult to solve if they arise.

Buddy Do I Have a Deal For You

You may be approached to take dancing lessons or join a health spa, dating club, or karate club in the next year. Don't let a passing interest, coupled with high pressure sales techniques, result in your signing an expensive long-term contract.

Be suspicious when you hear words such as: "You have been specially selected", "The offer is good for today only", or "This is a once-in-a-lifetime offer". Let's face it, they will take your money tomorrow if you still want to give it to them!

Once you have signed up for the "special introductory three lesson course", you may be surprised at how talented your instructors or their supervisors say you are. When you hear that you "show unusual promise" be prepared for the hard sell!

Before you sign up:

- See if you can get the same services from community groups, recreation boards, or the "Y" at lower costs without signing long-term contracts.
- Find out if the contract contains cancellation provisions. Don't rely on verbal statements; get it in writing.
- Take a sample contract home and read it carefully. Make sure you know what you are getting and how much it will cost BEFORE you sign.
- Ask about the qualifications of the instructors.
- Remember that contracts signed on the business premises may not be cancelled if you change your mind. Refer to the article **Just Get Your Foot in the Door** for more information.

Consumer Complaints

In your lifetime as a consumer you will no doubt have legitimate reason to complain from time to time. By being a good consumer, you can prevent hassles. By being a good complainer, you will be able to settle those hassles to your satisfaction.

Prevent consumer problems by using your head in the marketplace. Comparison shop. Look at prices, guarantees, and service agreements before making the purchase. Buy from reputable businesses. Ask about the store's policy on refunds and exchanges. Contracts that you sign are, for the most part, binding. Keep records of your transactions. Follow cleaning and maintenance instructions. If the product sounds too good to be true, it probably is.

The purpose of making a complaint is to receive a fair deal. Keep that in mind. Blowing off steam may reflect how you feel but it will not help you to get the result you want. Before you complain, ask yourself if your complaint is legitimate. Be prepared to explain the problem to the sales clerk. If the clerk can't help you, explain the problem to the manager. Be prepared to negotiate. Try to make an arrangement which will satisfy you.

Still no satisfaction? Write a letter to the person in charge explaining all the particulars. Include photocopies of receipts and work orders. Explain how you have tried to solve the problem and what you would accept now. Keep all original documents and copies of the letter. Send it by registered mail.

If you have been unsuccessful in resolving what you believe to be a valid complaint, contact the nearest regional office of Alberta Consumer and Corporate Affairs. They may be able to help you.

New Town — Don't Know Nobody

My first job away from home was in Dawson Creek, a 7½ hour bus trip away. I worked at the airport, building a new runway and taxi strip. That summer a folksong put into words some of the feelings I had "Out on Runway Number 9 — It's no earthly good to me — cause I'm stuck here on the ground, cold and wet as I can be. You can't jump a jet plane like you can a freight train." There were days when I really wanted to be on that plane heading back to friends, family, and familiar places.

As it turned out I'm glad I stayed. I learned a lot about myself and how to survive, even be happy, in a strange place. At first I was bothered by the feelings of loneliness and of not belonging. I was rather hostile and resentful of people who seemed happy there. Then it dawned on me "Of course I was lonely. After all I didn't know anybody, I was away from home." Once I accepted my feelings and recognized them for what they were, I felt much more at ease with them.

I then asked myself "How long is this going to last? — two months — two and a half months at most. That's not forever." I realized later that in fact my feelings of loneliness did not last that long.

I got to know the guys at work, found a place to stay and met the landlady's granddaughter. Things began to look up. The local swimming pool offered a skin diving course which I took two nights a week. The church needed singers — the practices were fun and the contacts great. I found that I was so busy that I hardly had time to do my laundry, write letters, or get bored or lonely.

I was very happy to be going home at the end of the season, returning to school with my bank account full of money, knowing that I was stronger, more independent, and more confident than I had been when I left. What did I learn? I learned to recognize my feelings and accept them for what they are. I learned that unhappiness does not last forever. I learned that by following my interests, I could make friends and acquaintances easily. I also learned that if I kept my eyes open, I would always find interesting things to do.

Moving out

You Don't Have to Be Sick to Get Better

The good news is — young people are generally in good health. The bad news is that the lifestyle and habits that contribute to chronic illness and premature death develop during these years. You can have a healthier life by adopting a healthier lifestyle.

People with a healthy lifestyle live an average of eleven years longer. The others not only die younger, but suffer from premature aging and chronic illness.

What are the principal threats to health in the 15-24 age group? The leading causes of death among the young are accidents and suicide which together account for about 64 per cent of deaths among young males and almost 14 per cent among young females. Motor vehicle accidents are the leading cause of death, accounting for 32 per cent of all deaths. A teenager or young adult driver who is involved in a traffic accident is twice as likely to die as a driver 25 years or older. Suicide ranks third among causes of mortality, accounting for 16 per cent of the deaths in the 20-24 age group.

Alcohol abuse is implicated in 30 per cent of the fatalities. Excessive speed is a factor in 50 per cent of the fatalities of drivers in the 15-20 age group. Lap and shoulder belts help to prevent serious injury and fatalities.

Alcohol and drug abuse not only increase the risk of accidents and suicides, but also contribute to poor school and job performance and

may be the beginning of long-term disease.

Childbearing during the teen years can be high risk for both mother and child. Poor nutrition, poor health habits, and lack of pre-natal care contribute to the risk. Schooling is often interrupted.

Sexually transmitted diseases are a problem, as 75 per cent of all reported cases are people between ages 15-24. Because infection is often unrecognized for lack of apparent symptoms, many young people suffer serious permanent complications.

Smoking Cigarettes

The Canadian Medical Association Journal reports that "cigarette smoking is an important risk factor for many more conditions than just cancer of the lungs." They list increased incidence of cancers of the bladder, voice box, mouth, and food pipe in heavy cigarette users, as well as problems with breathing and heart diseases.

Cancer is the term given to a number of diseases characterized by the random and disorderly growth of cells. Many cancers are treatable if diagnosed early. A sensible lifestyle contributes largely to the prevention of cancer. Lung cancer and tumors of the lung are more common in long-term smokers. This type of cancer may give rise to cancers in other parts of the body. The connection between smoking and lung cancer has been known for some 30 years. Cancer of the larynx, the upper part of the throat and voice-box, can be treated by surgery. One then has to talk by burping air through a hole in the throat.

These painful, disabling, and potentially deadly diseases can largely be prevented simply by avoiding smoking. It's no longer cool, sophisticated, and debonair to risk your health by smoking. Many people are quitting and still more are never starting.

A special note to young women: the numbers of young men who are not smoking is increasing. The numbers of men quitting and staying off cigarettes is growing as well. Not so for young and older women. More young women are starting to smoke and fewer are quitting. As the ad says "You've come a long way baby"...but you still have a long way to go. Smoking and pregnancy is a special problem. The risk of complications to pregnant mothers is increased with smoking. Also the size and health of their babies are affected.

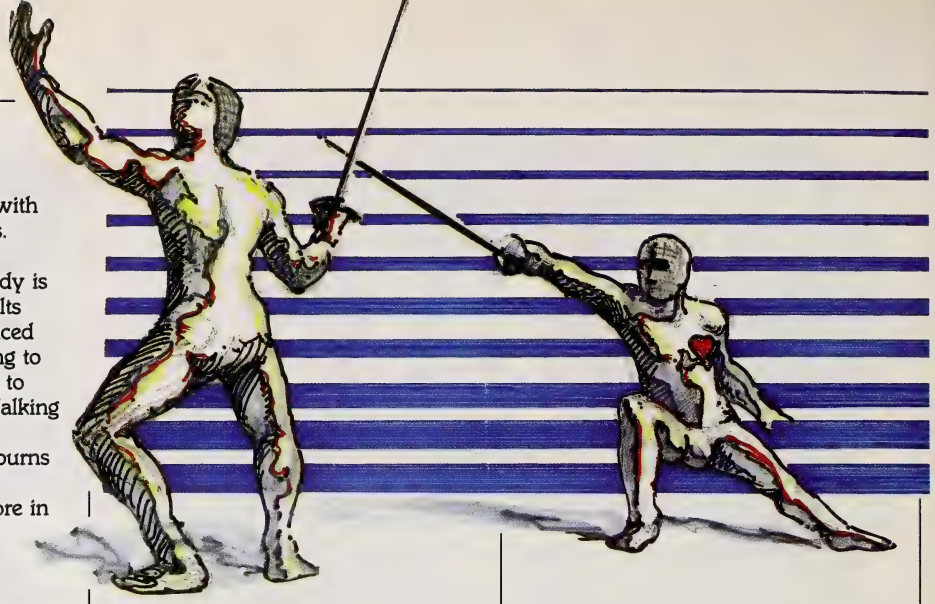
The World Health Organization claims that "The control of cigarette smoking would do more to improve health and prolong life in developed countries than any other single action in the whole field of preventative medicine". It's worth considering!

Eliminate the Abuse of Alcohol

Alcohol abuse is a factor in more than 10 per cent of all deaths in North America. It is associated with one half of all traffic deaths, many involving young people. Cirrhosis of the liver, which ranks among the ten leading causes of death, is largely attributed to alcohol consumption. Alcohol use is also associated with cancer, particularly of the liver, food pipe, and mouth. Primary liver cancer is almost exclusively attributed to alcohol consumption. People who use alcohol and also smoke cigarettes have an even greater chance of developing cancer of the food pipe. Excessive drinking during pregnancy can result in babies with abnormalities including mental retardation.

Whether you are an occasional drinker out of control or an alcoholic, the damage you can cause in traffic accidents is the same — death and injury. The cost of the abuse of alcohol is very high. Health and medical costs, lost production, motor vehicle accidents, violent crimes, fire losses, and social response programs all cost society a good deal of money and people a great deal of suffering.

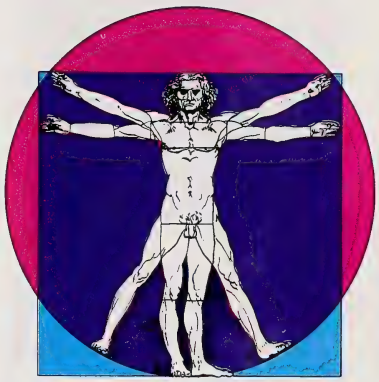
People have to decide for themselves if they will use alcohol and how. Many believe that a positive feeling of self-worth, learning to cope with stress, a positive view of the future, and interesting challenging work will help to reduce the human cost of alcohol abuse.



Eat A Balanced Diet

Everyone wants to be slim with bumps only in the right places. More and more people are discovering that a beautiful body is a fit, healthy body which results from a combination of a balanced diet and regular exercise. Eating to remain healthy and exercising to keep fit may be an answer. Walking or jogging 1,600 metres (approximately a mile) a day burns enough calories to lose 4.5 kilograms or 10 pounds or more in a year, without changing your diet.

Eating can be one of life's lasting pleasures and cooking can be fun too. What could be better than carving, slicing, tearing, boiling, frying, smelling, tasting, and rewarding yourself with a mouth watering, beautiful, and delicious meal. Pay special attention to the food guide on page 40. Don't go to the store without it.



Exercise Regularly

People who exercise regularly report that they feel better, have more energy, and often require less sleep. Regular exercisers often lose excess weight and/or inches, as well as improving their muscular strength, endurance, and flexibility. Many people also experience psychological benefits including feeling good about themselves and feeling like they can accept challenges and do things on their own. Exercising regularly helps many people adopt a more healthy lifestyle.

Exercisers reduce their risk of cardio-vascular diseases, such as heart attack and hardening of the arteries, thus lowering their risk of sudden death.

Everyone has heard of aerobic exercise. The many choices include aerobic dancing, running, jogging, swimming, cross-country skiing, and cycling. What do all of these have in common? Each activity requires large amounts of oxygen for energy production. A reasonable goal for any individual ought to be 15 to 30 minutes of aerobic exercise at least three times per week.

Incorporate exercise in your daily routine. Walk part or all of the way to work or school. Many downtown workers swim, run, play squash, or play raquet ball during their lunch breaks.

Take up sports and activities you can continue throughout your adult years. Many highly competitive squash players are in their 50's and 60's. Adult sport leagues and outdoor recreational activities are organized for people of every age and skill level.

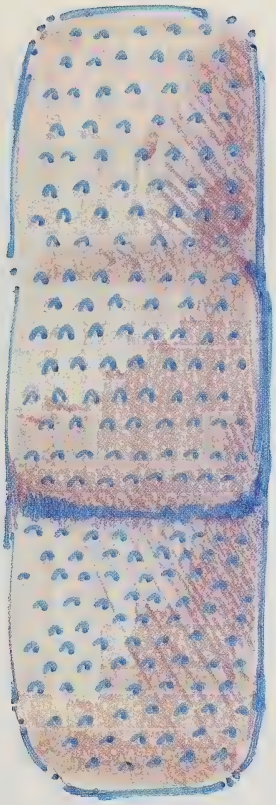
Choose sports that:

- You have time for on a regular basis.
- You can afford.
- Offer a level of activity which keeps you healthy and fit.
- Provide opportunities to have fun with other people.

Medical Check-ups

The purpose of an annual visit to the doctor, even when you are healthy, is for an assessment of your physical condition and the administration of screening tests for various diseases. It is in your own interest to see that you have a thorough examination. A yearly physical is particularly important if you have a family history of illness or an occupational exposure to elements which present a health risk.

Limited exposure to cancer-causing substances and early detection help to save lives. Breast cancer, the most common malignancy of North American women, can sometimes be detected by self-examination. Women can ask their doctor to show them the technique at their annual physical, then practice it on a monthly basis. Women should have a pap smear done to detect pre-cancerous cells of the cervix.



Alberta Health Care Coverage

The Alberta Health Care Insurance Plan covers all medically required services provided by physicians. Some other services are also provided.

Your coverage as a young adult depends on factors like your age, marital status, employment, and living arrangements. Contact Alberta Health Care for these pamphlets: **Benefits, Eligibility, Costs; Finding it Hard to Pay Your Premiums?; Turning 21?; Student Under 25?; Employed Full-Time?; Married?; and Blue-Cross Non-Group Coverage.**

Stay Within Legal Speed Limits & Use Seat Belts

Despite the fact that our roadways are becoming safer, traffic accidents do account for the largest number of deaths in the 15-24 age group. In 1988, 464 people were killed in motor vehicle accidents in Alberta. Although drivers in the 16-24 age group accounted for 18.6 per cent of the total number of drivers, 35 per cent of the traffic deaths were in that age group.

If you wish to reduce your risk of serious injury or death in a traffic accident, follow a few simple suggestions:

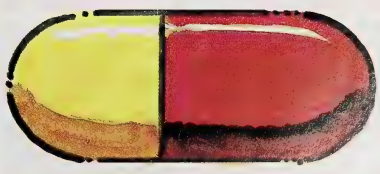
- Stay alert — don't drive when you're tired, ill, or drunk.
- Play the radio or tape at a noise level that allows you to hear emergency-vehicle sirens, car horns, screeching brakes, or other sounds that warn of trouble.

- Be careful of drugs — ask your doctor about the effects of medication on your ability to drive. The same goes for alcohol and illicit drugs.
- Use your seat belts.
- Ride only with responsible, safe drivers.

You Don't Have to Be Sick to Get Better

The choice of good health and long life is within the grasp of everyone. It is not difficult or mysterious. New discoveries are not needed...just a healthy lifestyle.

1. Join the majority — 60 per cent of us don't smoke cigarettes.
2. Eliminate the misuse of alcohol.
3. Eat a balanced diet.
4. Exercise regularly.
5. Have periodic screening for major disorders.
6. Drive safely.
7. Learn to handle stress. Learn to rest and relax.
8. Get to know yourself and get to know others.



Food Guide

You - you're the one . . . who nourishes your body. The amount of food you need to stay healthy and attractive depends on your activity level, your sex, whether you are still growing in height and the way your body uses food. This is based on the Canada Food Guide.

Your body needs nutrients from each of the four food groups every day.

	Choices for . . . **Weight Control**	When you want . . . **Convenience**
Milk and Milk Products Young Adults 3-4 servings Pregnant, Nursing Women 3-4 servings Adults 2 servings	Skim milk is whole milk with the fat removed — a bonus for dieters! Choose plain yogurt and add your own fruit, juices or vegetables. Use yogurt or blended cottage cheese instead of sour cream.	All milk products are convenient and come in various forms to suit your needs: fluid, U.H.T., canned, powdered, yogurt, cheese.
Meat and Alternates 2 servings of poultry, fish, liver meat, peanut butter, dried peas, beans or lentils, nuts, cheese, or eggs.	Choose 2 servings of broiled, simmered, steamed or roasted lean meats, with all visible fat removed. Include eggs, fish, poultry. Avoid high fat sauces and gravy.	Choose hamburgers, hot dogs, chicken to go, heat and serve fish, luncheon meats, baked beans, cheese, eggs, quick cooking cuts of meat.
Breads and Cereals 3-5 servings of breads, cereals, rice, or pasta.	You don't have to avoid breads and cereals just use less butter, jam etc. Sweet baked goods and cookies have a high sugar and often high fat content and you are wise to avoid these when trying to lose weight.	Include sliced bread, rolls, ready to eat cereals, muffin and tea biscuits, bake and serve rolls, muffins and whole grain crackers. Most of these products stay fresh longer if stored in the fridge.
Fruits and Vegetables 4-5 servings Include at least 2 vegetables.	Choose these foods in their lowest fat and sugar form. Choose raw, steamed, broiled, boiled or baked vegetables. Serve without butter, fatty sauces, dips, gravy and dressings.	Choose those requiring little or no preparation time: fresh fruit, raw vegetables, juices, canned and frozen fruit and vegetables, dried fruits, tossed green salads.
The General Idea	Balance food intake with activity. Fat is food's most concentrated source of energy. Decrease fat intake when you wish to lose weight. Avoid sweet foods too.	Make all food count toward a balanced diet.

Picking up . . . **Inflation Fighters**	Choices for . . . **Snackers and Nibblers**	When eating out . . . **"Grab a Bite That's Right"**
Milk products are a good source of many nutrients and they are good buys. Choose skim milk powder, evaporated milk, block cheese, cottage cheese.	Milk, plain yogurt, cheese, and cottage cheese make good snacks. Milk is a good buy compared to soft drinks which have a high sugar content and little or no nutritional value. Sweetened products such as flavored yogurt and milk, milkshakes, and puddings are best eaten with meals or when brushing of teeth is possible.	Milk scores again! Order dishes made with milk products; milk soups, sauces, desserts such as custard.
When buying meat, consider cost per serving, not cost per pound. Watch for weekly specials. Include meat alternates such as: macaroni and cheese, baked beans, peanut butter and bread, dried peas, beans, lentils, eggs.	Try hard-cooked eggs, nuts, seeds, cold meat slices, hot dogs, peanut butter on whole grain crackers, beef jerky. Snacks from this group are often more expensive than other food groups. Also, they are more suitable for hearty appetites of more active persons who can use the additional food energy.	Try meats and fish which are broiled, poached or roasted rather than fried. Order an omelette, a bean salad or a cheese plate.
Use bread and cereals, rice and pasta to extend casseroles and other protein dishes. Use regular and brown rice instead of instant varieties. Try day old baked goods for toast. Use pasta in different forms such as spaghetti, macaroni, noodles.	Snack on bran muffins, cracker, ready to eat (unsweetened) cereals, whole grain or enriched breads and rolls. Sweet baked goods and cookies may result in more trips to the dentist.	Order whole grain breads, crusty rolls, bagels, crackers, and bran, oatmeal or cornmeal muffins.
Buy fresh products in season. Compare the price of fresh, frozen, and tinned fruits and vegetables. Usually store brands are cheaper than national brands. Use leftovers in soup, stews and casseroles.	Try fresh fruits and vegetables alone or in combination with other foods: vegetables with yogurt dip; fruit with cheese.	Order a baked potato instead of French fries. Have fruit or vegetable juices instead of sweet beverages. Salad bars are popular! Order fresh fruits and vegetables when they are on the menu.
Pack a lunch.		Fast food outlets offer high energy foods which can contribute to weight gain. Balance fast food meals during the rest of the day with foods from the missing groups and lower energy food.

Finding Out — What You Want to Know

Finding information, researching, getting the facts may sound a little dull, the kind of activity you may have hated in school. However, as an adult you will probably like the activity better because it is usually related to making a decision. The "eeny, meeny, miny, mo" method may be fine for choosing some things, but when you are intent on making a good decision, a systematic approach may prove more helpful.

Organizational theorists developed decision-making models to help executives make difficult decisions. They found that these models could be applied to a variety of situations from career planning and personal crisis management to making consumer choices.

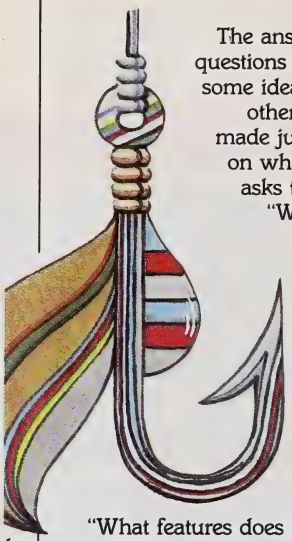
A decision is a judgment, a choice among alternatives. Most decisions involve considering a number of possibilities from almost right to probably wrong.

Smoke Out the Issue

People coming upon problems for the first time usually find that their first reaction is one of confusion — which is quite normal. But you can clear away some of this confusion by asking yourself questions which, slowly and surely, pinpoint exactly what the issue really is, tell you how you feel about it, and eventually may give you a few solutions.

Go Fishing for Opinions

Start by asking for people's opinions, for example, "What is the best carry-around tape player? Which would you buy? What are the differences among these tape players?"



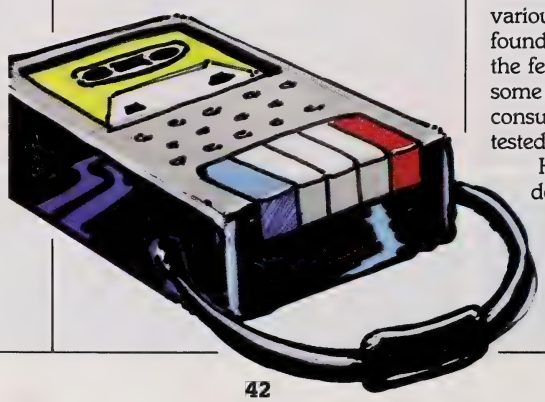
The answers to these questions will give you some ideas about how other people have made judgments and on what basis. John asks the salesman, "Which of these tape players is the best?"

"Brand X has all the features you can ask for but it is also very expensive."

"What features does it have?"

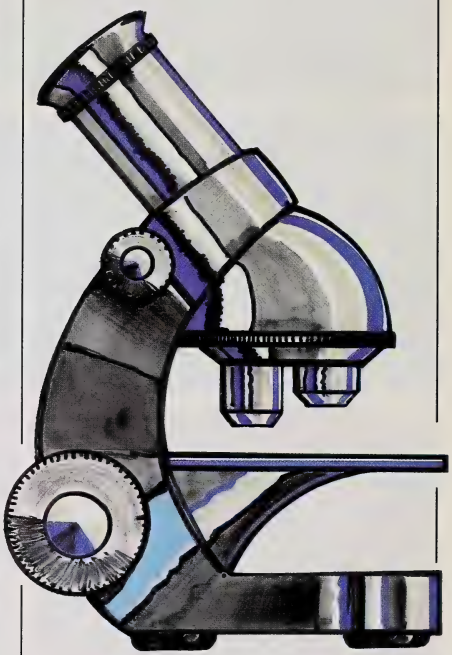
"It is small and light. It has a very tough, unbreakable case. If you want to use it for skiing, where you might wipe out, it might come in handy. It has individual tone and volume control and a button which tunes out the sound. These headphones are very light and give very good quality sound."

This stage is for general research. Ask hobbyists, experts, and salespeople who might know about the product or problem. You may want to check with the public library. Look in the card index under the subject you wish. Ask the librarian. Make use of the periodical section. Periodical indexes give up-to-the-minute references to magazine articles by subject. Check your phone book for numbers of government agencies or organizations which may be able to help you.



Set Priorities

By now you'll have a good idea of the range of features and limitations of the possible decisions. Decide which features are most important to you. John decided that he would not be using his carry-around tape recorder for sports but that he was interested in good quality sound. He didn't want to spend money for features which he wouldn't use.



Search for Solutions

The solution to John's problem was easy. He phoned around to various stereo equipment stores and found the prices of machines with the features he wanted. He used some of the criteria mentioned in a consumer magazine article which tested carry-around tape recorders.

He asked about warranties, student discounts, and whether the model he wanted would be featured in a sale soon. This information helped him to make up his mind.

Trouble-Shoot Decisions

In deciding something important, consider the possibility of making the wrong decision. What could go wrong? Thinking about a wrong decision now can help to prevent or minimize future problems with a decision. John asked himself a few questions before he settled on his tape player. "Where can I have repair work done? Where can I obtain replacement parts? How much do the batteries cost? How long do they last? Are they readily available?" He asked himself how likely each problem was to occur, how it would affect him, and what steps he could take to avoid the problem.

Get in the habit of using a systematic approach to solving problems. Many decision-making models exist. Check your public library's subject index under decision-making. Use a decision-making model for both simple and complicated problems.

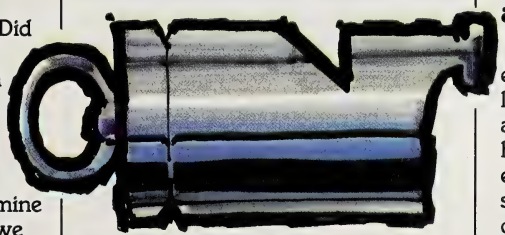
Peak Performance

Remember the last Olympics? Did you feel the tension as the contender for the world record in high jump entered the pit? Thousands of spectators in the stands and millions of people by television watched as he paced back from the standards to determine his takeoff position. Once there, we watched as he went through the jump in his imagination. We could see him imagine each step, each thrust, each movement to get himself over the bar. If he missed the jump in his imagination, he would work through it again until he succeeded. Then he would take the jump in reality. What we saw was an example of peak performance.

A few times in our lives we have the pressure and public exposure to do well on a given day. To give a peak performance can be useful when our desire to attain a goal depends on one day's performance. Job interviews, admissions interviews to college, university, and training programs are such occasions. Also situations that you do not plan require peak performances. Avoiding traffic accidents while driving or handling emergency situations when they arise requires being on the ball. What is necessary to giving a peak performance?

A Willingness to Take Risks

Coaches and athletes feel that it is very important to be able to respond to challenges. If the athletes tend to fold under pressure, they are encouraged to think through the situation. What is the worst that can happen? Is it worth taking the risk? Do you want to attain the goal? If you cannot respond to a challenge, you have lost the chance of success. Having explored the feelings about challenges, coaches recommend paying attention to the task at hand, in other words, developing concentration.



A High Tolerance for Chaos and Ambiguity

With crowds cheering and many other activities occurring simultaneously one wonders how athletes can pay attention. Chaos and confusion are certainly on the field. Coaches recommend that athletes adapt to the situation — go with the flow. In other words, remain calm, keep a perspective, know what they are doing and why, and above all be ready to do what has to be done when called on.

Generating Rather Than Judging Ideas

Peak performances require creativity rather than analysis. Think of solving problems rather than judging solutions as being good or bad. Negative thinking makes you wonder whether you can succeed at all.

The Ability to Relax, Incubate, and Sleep On It

Worry and agitation are not part of peak performances. However, they are a common by-product of challenge. People under stress become concerned with a few aspects and lose track of the entire picture. Develop the ability to step back and look at the larger picture. Don't let problems get you down. Have confidence that eventually you will come up with a solution.

Effectively Relate the Imagination to Reality and Vice Versa

The imagination can be a very effective tool in trying out ideas and learning new things. We saw how an athlete used his imagination to help him over the bar. Also, educational research suggests that students who make mental pictures of their work remember and understand much better than those who don't.

Note this interesting fact. In the highly competitive field of athletic competition, such qualities as courage, tranquility, creativity, patience, and playfulness are those that contribute to peak performance.

Planning Your Future

The future! Can you imagine your future! What do you think you might be doing 5, 10, or even 20 years from now?

You probably have dreams about the kind of work and lifestyle you would like. So...dream a bit. Plans and decisions often start with what seem like idle daydreams. Once you go beyond the daydream stage to specific questioning and planning, set some firm goals for your future. Then make a plan to reach those goals.

Planning isn't easy in a world that is rapidly changing. Some occupations are becoming obsolete, others are changing drastically and new ones are constantly being created. If you want control over your work life, you have to anticipate the changes that may occur in your chosen occupation. You may need to adapt to the technological and social changes by taking further training or study.

Planning helps to deal with change. You need to know the basics of career planning. When you discover the kinds of work for which you are best suited and what opportunities are open, you can plan for your future. You will then be much more comfortable with the career decisions you make.

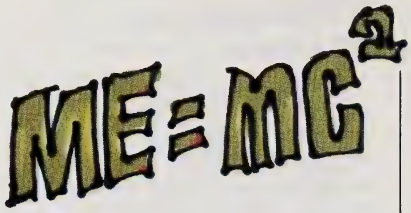
Think not just of a job, but of a career — your career. Your career is the whole sequence of jobs and occupations you will hold during the course of your working life. It is everything you do that is related to your work. Right now, you are concerned with your immediate future. However, what you choose to do this year, next year, and five years from now affects the way your career unfolds.

To plan where you want to go and how to get there, you need to know three kinds of information.

You need to:

- Understand yourself well enough to know if you would like and be good at certain types of work.
- Investigate the work world to identify all the possibilities open to you, as well as knowing how to get and keep a job.
- Use a decision-making process with care and confidence so that you are the one who controls your own future.

Follow this formula for success:
Understanding Yourself + Knowing the World of Work + Knowing How to Decide = Career Planning



Understand Yourself

A large part of understanding yourself is being aware of your interests, abilities, skills, values and needs.

Interests: Generally, people most enjoy the work they find interesting. How do you know what jobs you might enjoy? How do you find those jobs? Get clues to the kinds of work you would find most interesting and rewarding from your favorite school subjects, leisure activities and hobbies, part time jobs and choice of friends and lifestyle. Look in the list of "occupations related to school subjects" listed in the **Canadian Classification and Dictionary of Occupations** available in most schools and public libraries.

Abilities: As well as your interests, you need to know what kinds of things you are able to do and do well. What kinds of things have you learned to do? What skills would you still like to learn?

Values: What is important to you? What do you value in life? Would these same things be important to you in your work? Factors which people find important are: family, money, personal fulfillment, respect of others and security. Which ones mean a lot to you?

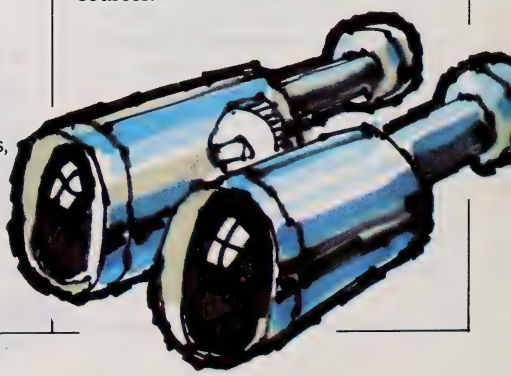
Needs: What do you need from a job? What must you have: a certain salary, a specific location, flexible hours? Put your needs in order of importance. Sometimes what seems absolutely necessary becomes less so if your circumstances change.

Investigate the World of Work

Understanding yourself is only part of the career planning process. To find out what work you would enjoy, you also need to investigate your occupational alternatives. Most people choose occupations they know about from study, work experience, or observing family and friends.

Remember, most of you will change occupations several times during your lives. The choices you make now and in the next few years will move you along a number of paths. Your career will change and develop as you gain expertise and experience.

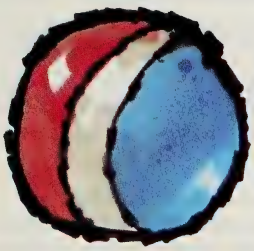
How do you learn about the occupations which might interest you? List some alternatives then decide what information you need about each one to determine if you'd like to explore it further. Gather information from various sources.



Knowing something about an occupation will help you decide if you'd enjoy the work, whether you have the personal qualities necessary, and whether you have, or can get, the necessary training. You also want to determine if future employment prospects look reasonable.

Where to gather information:

- Read magazines and newspapers for up-to-date information on job responsibilities, salaries, qualifications, business trends and occupational forecasting.
- After you have done background reading about various occupations which interest you, talk to people who can tell you more about them.
- If possible, observe first hand or actually participate in the work area in order to form opinions about it. Try to find summer part-time or volunteer work related to your field of interest.



Use a Decision-Making Process

You make career decisions all the time. The courses you choose in junior and senior high school, your choice of summer and part-time jobs and your choices about post-secondary education and training are all career choices. The secret of success is to make those choices on the basis of good, solid information.

Making good choices, like good career planning, involves a series of steps. Use these steps for a decision you want to make, such as what to do when you finish high school. You'll be surprised how logical decision-making can be.

- Identify the situation requiring a decision.
- Discover the alternatives.
- Gather information about each alternative.
- Weigh the pros and cons of each alternative.
- Make the decision.
- Plan how to put the decision into action.
- Take action.

Put It All Together

Once you make some firm decisions about your future, you can make some plans about how to reach your goals.

Break down each goal into steps, and take these steps one at a time. Set time objectives for when you want to accomplish each short-term goal or step. Try to foresee problems which could arise and make contingency plans to deal with them. Lastly, take regular stock of your progress to make sure you are carrying out your decisions as you originally planned. And remember, educational planning is just one small part of your overall career planning.

The above information was taken from **It's About Time**, produced by and available from the Career Information Services Branch, Alberta Career Development and Employment.

Financing Higher Education

Once you leave high school, you pay most of the cost of any further education. Post secondary education will cost you money — possibly big money — depending on how long you choose to stay in school. Although the greatest portion of education costs are paid by the government, you still have to pay

for tuition fees, textbooks, instruments, laboratory materials and supplies.

The Costs of Higher Education

Tuition fees and education-related expenses vary with each institution and program of study. Annual tuition fees range from approximately $600 at public colleges and technical institutes to $1,300 at university. The cost of books, materials and supplies can vary from about $300 to $2,000.

As well as education costs, you must consider living expenses in your estimates. One series of estimates for monthly student living expenses varies from $295 for a single student living at home to $595 for a single student away from home.

It's estimated that it costs a University of Alberta student $7,000 to study general arts or science for eight months, based on living in a university residence. This figure includes $1,300 for tuition and incidental fees, $600 for books and supplies, $3,645 for residence costs, $280 for transportation (including trips home) and $1,175 for clothing, laundry and miscellaneous expenses.

You should investigate the actual costs of your own planned program, consider your lifestyle, and work out a budget accordingly.

Financial Assistance

The federal and provincial governments have established financial assistance programs to offset the costs of higher education. Assistance is also available if you are having financial difficulties while attending junior or senior high school. In Alberta, all these programs are administered by the Students Finance Board.

Full-time undergraduate students who are residents of Alberta and enrolled in a post-secondary institution in Alberta may qualify under the Canada Student Loans Act and the Alberta Students Finance Act. They guarantee loans and grants up to a maximum of $6,800 each academic year to a lifetime maximum of $19,800 for an undergraduate degree and $29,800 for a graduate degree. These loans, which must be repaid, bear no interest until payment becomes due 6 months after graduation. Contact the Students Finance Board for further information.

Financial assistance from bursaries and grants is based primarily upon a student's financial need. Scholarships, fellowships and prizes are awarded on the basis of academic achievement to the most qualified of those who apply. You don't have a chance if you don't apply, so don't forget to apply.

A helpful information booklet available from Students Finance Board offices is **Financial Assistance for Students**. It outlines eligibility and procedures for provincially funded assistance. Also go to your nearest library or Career Centre and look at the **Directory for Albertans Entering Post-Secondary Institutions**.

The booklet **It's About Time**, published by and available from the Career Information Services Branch, outlines all sources of financial assistance. It includes a detailed description of scholarships, fellowships, prizes, bursaries, and grants.

Moving Out

School-Work Connection

So you have graduated. The festivities are over. Now what?

Whether you have completed high school, college, university, or technical training, you'll be looking forward to going to work. You'll be facing the first major employment-related transition in your life — adjusting from school to work life.

Some tips for easing the school-to-work transition are:

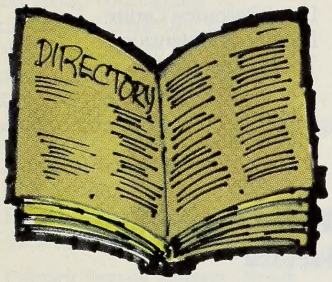
- **Be prepared to have mixed feelings about the switch from school to work.** Feelings of excitement and disappointment, insecurity and challenge, isolation and loneliness are natural. They'll be easier to accept if you realize they are part of the change process. Be patient and give yourself time.
- **Assume responsibility for fitting in.** It's to your benefit, as well as your employer's, for you to adjust as quickly and easily as possible to your job. You can either sit back and wait for others to befriend you and teach you everything, or you can take the initiative. Taking responsibility for fitting in will help you bridge the gap more quickly and easily.
- **Be realistic about your expectations of work.** Learn as much as you can about a particular job before you get into it. Know what you are getting into. Don't assume you know what it will be like.

- **Understand the differences between school and work.** Try to learn how those differences will affect you.
- **Use your increased freedom and independence with responsibility.**
- **Know what's involved in being effective in your job.** Learn to look and act the part of a responsible worker. Try to meet the standards of work both in the quality and quantity of work you do. Use your time effectively. Make an effort to work well with others. Deal with the duties of the job and the people you work with in such a way that you accomplish the goals of your work.
- **Be aware of the unwritten code of behavior.** You will have to learn what is considered acceptable and what is expected of you in your particular workplace.
- **Maintain a positive attitude.** Being friendly, courteous, helpful, and cooperative can make the workplace a pleasant place for you and your co-workers.
- **Understand the transition process.** Know what to expect when things change. Be prepared to learn from the changes and view them as opportunities for growth.
- **Recognize the skills you have to offer.** Even if you have few technical skills, your personal skills can make you a valuable employee.
- **Get career counselling if you're having difficulty adjusting.**

The above tips are taken from the booklet, **The School-Work Connection**, produced by and available from the Career Information Services Branch, Alberta Career Development and Employment.

Moving Out

Moving Out Directory



A number of excellent resources are available to you at little or no cost. The following directory provides a description of resources you may find useful. As many resources are available in centres across the province, please consult your local directory for current listings. Addresses for some provincial agencies are provided.

AADAC

Provides treatment via counselling services for people with alcohol and drug-related problems.

Alberta Career Centres

Provide career information from vocational counselling to education-related financial counselling.

Alberta Consumer and Corporate Affairs Regional Offices

Provide consumer information, handle consumer complaints and offer financial counselling and money management courses. Call the nearest office:

Calgary	297-5700
Camrose	679-1733
Edmonton	427-5782
Fort McMurray	743-7231
Grande Prairie	538-5400
Lethbridge	381-5360
Medicine Hat	529-3535
Peace River	624-6214
Red Deer	340-5241

Alberta Human Rights Commission

Investigates complaints from people who feel they have been discriminated against because of their race, color, sex, religious beliefs, marital status, physical characteristics, or age.

Alberta Women's Secretariat

Collects and distributes information of particular interest to women on legal and other topics. Write for these publications: **Establishing a Good Credit Record, Common Law Relationships in Alberta, How to Prepare a Meaningful Resume, Wills and Estates for Albertans** and **Personal Safety: Sexual Assault Prevention.**

Alberta Women's Secretariat
8th Floor, Kensington Place
10011 - 109 Street
Edmonton, Alberta T5J 3S8
Phone: 422-4927

Alcoholics Anonymous

A fellowship of men and women who share their experiences, both good and bad, in the hope that they may solve their common problem and help others to recover from alcoholism.

ALA-TEEN

A club for the children of alcoholic parents who share common problems and experiences with others in the same situation.

Better Business Bureau

Answers questions about the reputation of businesses and receives both written and verbal complaints from people who have had a problem with a business.

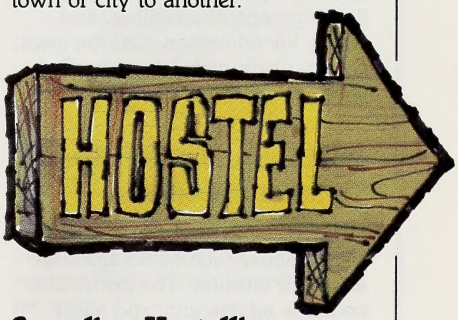
Calgary Distress Centre Teen Line

Provides a peer-to-peer phone line for teenagers to talk to another teenager about personal concerns.

Phone: 266-1608
5:00 - 11:00 p.m. daily

Canada Employment Centres

Provide a wide range of services from job counselling, referral, and job training to relocation from one town or city to another.



Canadian Hostelling Association

Helps to provide reasonable accommodation to young people as well as offering memberships in various recreational clubs such as cross-country skiing, canoeing, cycling, and mountaineering.

Dial-A-Law

A toll-free phone-in legal education service providing tape

recorded messages on subjects from family and consumer law to wills and real estate. Transcripts are available on request.

Phone: 1-800-332-1091
Calgary: 234-9022

Emergency Social Services

Provides emergency child welfare services to those under 18 years; also provides income security after hours for emergency cases only.

Child Abuse Hotline
(Edmonton and region)
Phone: Zenith-1234

Calgary Crisis Unit
Phone: 270-5333

Edmonton Crisis Unit
Phone: 427-2822

Family and Community Support Services

Provides referral services and a variety of programs including youth development, counselling, and family life education. Call the town, county or municipl district office near you for more information.

Edmonton Sexual Abuse Treatment Centre

Provides treatment services to sexual abuse victims (to age 18) and their families. The centre also counsels adolescents and adult sexual offenders, and their families.

Group 5 Edmonton
Sexual Abuse Treatment Centre
22, 10509 - 81 Avenue
Edmonton, Alberta T6E 1X7
Phone: 432-1994

Home Economics Branch, Alberta Agriculture

Provides helpful information on what to look for when buying clothing, food, and furniture.

Home Service Department, Gas Utility Companies

Provides tips on decorating and kitchen planning; offers cooking classes and free recipes.

Landlord-Tenant Advisory Boards

Receive complaints and act as a peacemaker to settle disputes between landlord and tenants; distribute information to both landlords and tenants regarding rental practice rights.

Legal Aid Society

Provides legal services to persons who have legal problems but cannot afford to hire a lawyer.

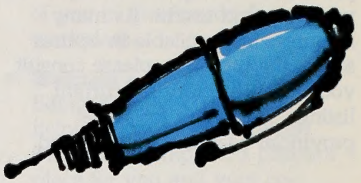
Legal Resource Centre

Helps the general public to find out about the law; lends a large collection of books, magazines, films, kits and games.

Legal Resource Centre
Faculty of Extension
Trade Centre South
10049 - 81 Avenue
Edmonton, Alberta T6E 1W7
Phone: 492-5732

Native Counselling Service

Provides counselling and referral services to aid native people in understanding and using the various services and resources available to them.



Operation Identification

Your local law enforcement agency or Neighborhood Watch Program provides more detailed information on Operation Identification. They give advice about methods to identify your goods and crime prevention information; and provide stickers to indicate to would-be thieves that your valuables are marked.

Provincial Court, Small Claims Division

Provides court services for the general public for civil claims not exceeding $4,000 (effective January 15, 1990) for a fee of $20 or less. A lawyer's services are not required.

Sexual Assault Centres

Provide assistance, emotional support, and information to victims of sexual assault. They also provide referral, education, and individual and group counselling. A confidential crisis line is available 24 hours a day to all victims of sexual assault — male, female, adult or child — whether the assault occurred recently or long ago.

Sexual Assault Centre
of Edmonton
Phone: 423-4121 (crisis) or
423-4102 (office)

Calgary Sexual Assault Centre
Phone: 244-1353

Grande Prairie P.A.C.E.
Crisis Line
Phone: 539-6666

Lethbridge Sexual Assault Centre
Phone: 327-5724 or toll-free
1-800-552-8023

Lloydminster Sexual
Assault Centre
Phone: 875-4609

Social Hygiene Services

Educates the public about venereal disease through free clinics for diagnosis and treatment; performs blood tests for marriage and employment.

Youth Employment Services Centres Employment and Immigration Canada

Provides such services to the 15-24 age group as: job referral, workshops, job and career counselling, resume production and interview skills.

Students Finance Board

Administers all financial assistance programs funded by the federal and provincial governments to offset the cost of higher education.

Students Finance Board
401, 855 - 8 Avenue S.W.
Calgary, Alberta T2P 3P1
Phone: 297-6344

Students Finance Board
10th Floor, Baker Centre
10025 - 106 Street
Edmonton, Alberta T5J 1G7
Phone: 427-2740

Student Legal Services of Edmonton and Calgary Student Legal Assistance

Provide free legal information, assistance, and education on any law-related matter to people who are otherwise unable to afford a lawyer; assist people in court appearances, summary conviction matters, and in matters relating to Provincial Court, Small Claims Division. Call or write to ask for a current list of publications.

Student Legal Services
of Edmonton
Room 114, Law Centre
The University of Alberta
Edmonton, Alberta T6G 2H5
Phone: 492-2226

Calgary Student Legal Assistance
Room 542, Biological Science
Building
2500 University Drive N.W.
Calgary, Alberta T2N 1N4
Phone: 220-7380 or 220-6637

Suicide Prevention Bureau

Provides telephone counselling for those in distressful and suicidal situations.

Youth Emergency Shelter Society

Provides emergency shelter for young people 16-18 years.

Youth Emergency Shelter
9310 - 82 Avenue
Edmonton, Alberta T6C 0Z6
Phone: 468-7070

YMCA

Provides a variety of recreational programs for young men and women and a temporary residence for men.

YWCA

Provides recreational programs, babysitting services, and a temporary residence for women.

N.L.C. - B.N.C.
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Alberta

CONSUMER AND
CORPORATE AFFAIRS